



# भारत का राजपत्र

## The Gazette of India

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इस भाग में भिन्न पृष्ठ संख्या दी जाती है जिससे कि यह अलग संकलन के रूप में रखा जा सके  
Separate paging is given to this Part in order that it may be filed as a separate compilation

### भाग III—खण्ड 4

### PART III—SECTION 4

विधिक निकायों द्वारा जारी की गई विविध अधिसूचनाएं जिसमें अधिसूचनाएं, आदेश, विज्ञापन और सूचनाएं सम्मिलित हैं  
Miscellaneous Notifications including Notifications, Orders, Advertisements and Notices  
issued by the Statutory Bodies

#### RESERVE BANK OF INDIA

##### Central Office

##### Department of Banking Operations and Development

Bombay-1, the 29th November 1966

DBOD. No. 69/C-404-66.—In pursuance of sub-section (2) of section 36A of the Banking Regulation Act, 1949, the Reserve Bank of India hereby notifies that the Didwana Industrial Bank Ltd., Didwana, has ceased to be a banking company within the meaning of the said Act.

The 2nd December 1966

DBOD. No. 70/C-404-66.—In pursuance of sub-section (2) of section 36A of the Banking Regulation Act, 1949, the Reserve Bank of India hereby notifies that the Srirangam Janopakara Bank Ltd., Srirangam has ceased to be a banking company within the meaning of the said Act.

M. S. NADKARNI  
Chief Officer

#### Department of Non-Banking Companies

Calcutta-1, the 29th October 1966

No. DNBC.1/ED(S)-66.—The Reserve Bank of India having considered it necessary in the public interest and being satisfied that for the purpose of enabling the Bank to regulate the credit system to the advantage of the country, it is necessary to give the directions set out below, hereby, in exercise of the powers conferred by Sections 45J, 45K and 45L of the Reserve Bank of India Act, 1934, and of all the powers enabling it in this behalf, and in supersession of the earlier Orders No. ED.DPPR.5631/MRC.95-65 and 5632/MRC.95-65 dated May 7, 1965 and No. ED.DPPR.1210/MRC.95-66 dated January 7, 1966, as amended from time to time, gives to every non-banking financial company the directions hereinafter specified.

#### PART I—PRELIMINARY

1. These directions shall be known as the Non-Banking Financial Companies (Reserve Bank) Directions, 1966. They shall come into force with effect from January, 1967 and any reference in these directions to the date of commencement thereof shall be deemed to be a reference to that date.

2. (1) In these directions, unless the context otherwise requires,

(a) "associate member" in relation to a mutual benefit financial company means any person who, on payment to the company of any sum of money, whether refundable to him or otherwise, is admitted to any or all of the rights and privileges of the members of the company and continues to be entitled to such rights;

(b) "advertisement" means any matter published on behalf of the company in a newspaper and any other written or printed matter published in the form of a notice, prospectus, circular or other document or any other material or text appearing on posters, bill boards and hoardings and includes any matter appearing on lantern slides or exposed cinematograph films, but does not include any script broadcast on the radio;

(c) "banking company" means a banking company as defined in Section 5(c) of the Banking Regulation Act, 1949 (10 of 1949);

(d) "chit fund company" means any company, not being a banking company, carrying on as its principal business the management, conduct or supervision as a foreman or agent of

any transaction or arrangement by which it enters into an agreement with a number of subscribers that every one of them shall subscribe a certain sum by instalments for a definite period and that each subscriber in his turn, as determined by lot or by auction or by tender or in such other manner as may be provided for in the agreement, shall be entitled to a prize amount;

(e) "company" means a company as defined in Section 3 of the Companies Act, 1956 (1 of 1956) and includes a foreign company within the meaning of Section 591 of the said Act but does not include a company which is being wound up under any law for the time being in force;

(f) "deposit" means any deposit of money with, and includes any amount borrowed by, a company, but does not include

(i) any loan received from Government;

(ii) any loan raised on terms involving the issue of debentures or the creation of any mortgage, pawn, pledge or hypothecation, charge including floating charge, or lien on the assets of the company or any part thereof;

(iii) any loan received from a banking company or from the State Bank of India or from a banking institution notified by the Central Government under Section 51 of the Banking Regulation Act, 1949 (10 of 1949) or from a co-operative Bank as defined in Clause (bii) of Section 2 of the Reserve Bank of India Act, 1934 (2 of 1934) or from any person registered under any law relating to moneylending which is for the time being in force;

(iv) any loan received from the Industrial Development Bank of India established under the Industrial Development Bank of India Act, 1964 or the Industrial Finance Corporation of India established under the Industrial Finance Corporation Act, 1948 or a State Financial Corporation established under the State Financial Corporations Act, 1951 or the Industrial Credit and Investment Corporation of India Ltd. or the Madras Industrial and Investment Corporation Ltd.;

(v) any loan received by a holding company from its subsidiary or by a subsidiary from its holding company or by a company from a subsidiary of any of its subsidiaries or from a subsidiary of its holding company or from a subsidiary of the holding company of its holding company or by a company from a holding company of its holding company;

(vi) any loan received by a Government company from any other Government company;

(vii) any loan received from a member of the company or any money received from a member by way of subscription to any shares, stock, bonds and debentures (including calls or deposits received in advance);

(viii) in the case of a chit fund company, or any other company carrying on chit or kuri business, any subscriptions received from the members of a chit or kuri series in terms of the contract, variola or other arrangement relating thereto, and in the case of a stock exchange or stock-broking company, any money received in connection with the purchase or sale of securities;

(ix) in the case of a mutual benefit financial company, any money received from its members or associate members by way of fixed recurring, occasional or other deposits;

(x) any loan received from, or guaranteed by, the managing agents, secretaries and treasurers or directors of the company;

(xi) any money received from an employee of the company by way of security deposit;

(xii) any money received from purchasing, selling or other agents in the course of or for the purposes of the business of the company or any advance received against orders for goods, properties or services; and

(xiii) any money received in trust or any money in transit.

(g) "free reserves" shall include all sums shown or published in the balance sheet or in the profit and loss account of the company as being retained for any general or unspecified purpose, but shall not include depreciation, development rebate and renewal reserves or any other reserves which may be earmarked or declared by the company to be earmarked for any specified purpose;

(h) "hire purchase finance company" means any company not being a banking company, carrying on as its principal business hire purchase transactions or the financing of such transactions, but does not include any company which is an industrial concern or which carries on mainly the business of purchase or sale of any goods or commodities other than securities and which also undertakes hire purchase transactions or grants any loans or advances by way of financing hire-purchase transactions in the course of carrying on its business;

(i) "housing finance company" means any company, not being a banking company, the principal business of which is the financing of the acquisition or construction of houses, including the acquisition or development of plots of land in connection therewith, but does not include any company, which is an industrial concern, or which carries on mainly the business of purchase or sale of any goods or commodities other than securities and which also finances the acquisition, construction or development of houses or of land as aforesaid;

(j) "industrial concern" means any concern engaged or to be engaged in the manufacture, preservation or processing of goods or in shipping or in mining or in the hotel industry or in the transport of passengers and goods by road or by water or by air or in the generation or distribution of electricity or any other form of power;

*Explanation.*—The expression "processing of goods" includes any act or process for producing, preparing or making an article by subjecting any material to a manual, mechanical, chemical, electrical or any other like operation.

(k) "insurance company" means any company registered for any class of insurance business under section 3 of the Insurance Act, 1938 (4 of 1938);

(l) "investment company" means any company, not being a banking company, carrying on as its principal business the acquisition of securities but does not include any company which is an industrial concern or which carries on mainly the business of purchase or sale of any goods or commodities other than securities and which also acquires in the course of its business any securities as aforesaid;

(m) "loan company" means any company, not being a banking company, carrying on as its principal business the financing whether by making loans or advances or otherwise, of trade, industry, commerce or agriculture, but does not include a hire-purchase company or a housing finance company or any other company which is an industrial concern or which carries on mainly the business of the purchase or sale of any goods or commodities other than securities and which also grants any loans or advances in the course of carrying on its other business;

(n) "miscellaneous financial company" means any company, not being a banking company, carrying on as a part of its business but not as its principal business, two or more classes of financial business such as the management, conduct or supervision as a foreman or agent of any transaction or arrangement which is referred to in clause (d), or the financing of hire-purchase transactions or the acquisition or construction of houses or the acquisition of development of plots of land or the investment of its funds in securities or the grant of loans and advances, but does not include a chit fund, hire-purchase, housing finance, insurance, investment, loan, stock exchange or stock-broking company or any other company which is an industrial concern or which carries on mainly the business of purchase or sale of any goods or commodities other than securities and which is also engaged in any class of financial business as aforesaid;

(o) "mutual benefit financial company" means any company, the principal business of which is the acceptance of deposits from its members or associate members but not from any other persons and the grant of loans and advances (whether to its members or associate members or to any other persons) or the investment of its funds in securities or otherwise for the benefit of its members and associate members;

(p) "non-banking financial company" means any chit fund, hire-purchase finance, housing finance, investment, loan, miscellaneous financial or mutual benefit financial company, but does not include an insurance company or a stock exchange or stock-broking company;

(q) "securities" means shares, stock, bonds, debentures, debenture stock or securities issued by Government or by a local authority or other marketable securities of a like nature;

(r) "stock exchange or stock-broking company" means any company which is a stock exchange notified under sub-section (3) of Section 4 of the Securities Contracts (Regulation) Act, 1956 or any other company, the principal business of which is the purchase or sale of securities as a broker or as a jobber;

(s) any other words or expressions used but not defined herein and defined in the Companies Act, 1956 (1 of 1956) shall have the meanings respectively assigned to them in that Act;

(t) the date on which an advertisement is issued shall for the purposes of these directions be deemed—

(i) if the advertisement is published in any newspaper, to be the date on which it is so published, and

(ii) if the advertisement is not published in any newspaper to be the date on which the text thereof has been approved by the manager of the company.

(2) If, any question arises whether the principal business of a company is such as is referred to in clause (d) or clause (h) or clause (i) or clause (l) or clause (m) or clause (o) or clause (r), or whether the company carries on mainly the business of purchase or sale of any goods other than securities, the Reserve Bank's decision thereon shall be final.

Provided that before arriving at a decision in regard to any such question, the Reserve Bank shall have regard to the following considerations and circumstances, namely,

(i) whether the value of the assets in the form of securities held by an investment company or the value of the assets in the form of loans and advances granted by and outstanding on the books of a loan company is in excess of the value of all the other assets of the investment company or the loan company as the case may be;

(ii) whether the value of the assets in the form of loans and advances on hire-purchase terms or for financing hire-purchase transactions, in the case of a hire-purchase finance company, or the value of the assets in the form of loans and advances for financing the acquisition or construction of houses, including the acquisition or development of plots of land in connection therewith, in the case of a housing finance company, is in excess of all other assets of the hire-purchase or housing finance company as the case may be; and

(iii) whether the income in the case of any other company is predominantly derived from such sources or the nature of its business is such as is referred to in any of the foregoing clauses.

## PART II—ACCEPTANCE OF DEPOSITS

### 3. Acceptance of Deposits by non-banking financial companies:

On and from the date of commencement of these directions,

(a) no hire-purchase finance company shall receive any deposit repayable on demand, or on notice, or repayable after a period of less than six months from the date of receipt of such deposit, or renew any deposit received by it, whether before or after the date of commencement of these directions, unless such deposit, on renewal, is repayable not earlier than six months from the date of such renewal, and

(b) no other non-banking financial company shall receive any deposit repayable on demand, or on notice, or repayable after a period of less than twelve months from the date of receipt of such deposit or renew any deposit received by it, whether before or after the date of commencement of these directions, unless such deposit, on renewal, is repayable not earlier than twelve months from the date of such renewal, and

(c) no non-banking financial company not being a hire-purchase finance company or a housing finance company shall receive any deposit which together with any other deposits already received and outstanding on the books of the company is in excess of twenty-five per cent of the aggregate of its paid-up capital and free reserves.

### 4. Provision in respect of existing deposits of non-banking financial companies:

(1) Every hire-purchase finance company and every other non-banking financial company which, on the date of commencement of these directions holds any deposit repayable on demand, or on notice, or after a period of less than six months or twelve months as the case may be from the date of receipt of such deposit, shall

(i) within a period of six months from the date of commencement of these directions in the case of a deposit repayable on demand, or on notice, and

(ii) when the deposit becomes due for repayment, in the case of any other deposit, secure, by taking such steps as may be necessary that the deposit is converted or renewed so as to make it repayable not earlier than the expiry of six months or twelve months as the case may be from the date of such conversion or renewal.

(2) Nothing in clause (1) shall be applicable to or in relation to any deposit in respect of which the company is unable to trace the depositor, but no interest shall be payable,

(a) in respect of any such deposit as aforesaid, if it is repayable on demand, or on notice, after the expiry of six months or twelve months as the case may be from the date of commencement of these directions, and

(b) in respect of any such deposit as aforesaid, if it has matured for payment but has not been claimed or received by the depositor, after the date on which it has matured for payment.

(3) Every non-banking financial company, not being a hire-purchase finance company, or a housing finance company, which on the date of commencement of these directions holds deposits in excess of twenty-five per cent of its paid-up capital and free reserves shall secure before the expiry of a period of two years from the date of such commencement, by taking such steps as may be necessary for this purpose, that the deposits received by the company and outstanding on its books are not in excess of the aforesaid limit.

(4) For the avoidance of any doubt, it is hereby clarified that nothing in clause (1) or clause (2) shall be deemed to preclude the repayment, subject to the provisions in the said clauses, of any deposit after the deposit has become repayable.

#### 5. Particulars to be specified in advertisements soliciting deposits :

No non-banking financial company and no other person on behalf of such a company shall issue or cause to be issued any advertisement soliciting or inviting deposits unless such advertisement is issued on the authority and in the name of the manager of the company and carries a reference to the date on which the said manager has approved of the text of the advertisement and contains, in addition, the following information, namely:—

- (a) the date of incorporation of the company,
- (b) brief particulars of the management of the company,
- (c) the business actually carried on by the company and its subsidiaries,
- (d) profits of the company, before and after making provision for tax, for the three preceding financial years,
- (e) dividends declared by the company in respect of the said years,
- (f) the liabilities of the company as on the date of the latest audited balance sheet of the company (which date shall also be stated) under the following heads, that is to say—
  - (i) paid-up capital,
  - (ii) free reserves,
  - (iii) deposits,
  - (iv) any loan or advance obtained by the company and secured by a mortgage or charge including a floating charge or by any other lien on the property of the company, including temporary loans as defined in Section 293 of the Companies Act, 1956 (1 of 1956), and
  - (v) any other amount borrowed by the company, including temporary loans as aforesaid.

#### 6. Furnishing of receipts to depositors :

- (i) Every non-banking financial company, shall furnish to every depositor or his agent, unless it has done so already, a receipt for every amount which has been or which may be received by the company by way of deposit before or after the date of commencement of these directions.
- (ii) The said receipt shall be duly signed by an officer entitled to act for the company in this behalf and shall state quite clearly in words and figures the amount received by the company by way of the deposit, the rate of interest payable thereon and the date on which the deposit is repayable.

#### 7. Register of deposits :

- (i) Every non-banking financial company shall keep one or more registers in which shall be entered separately in the case of each depositor the following particulars, namely,
  - (a) name and address of the depositor,
  - (b) date and amount of each deposit,
  - (c) date and amount of accrued interest or premium on each deposit,
  - (d) date and amount of each repayment, whether of principal, interest or premium,
  - (e) any other particulars relating to the deposit.
- (ii) The register or registers aforesaid shall be kept at the registered office of the company and shall be preserved in good order for a period of not less than eight calendar years following the financial year in which the latest entry is made of the repayment or renewal of any deposit of which particulars are contained in the register.

Provided that if the company keeps the books of account referred to in sub-section (1) of Section 209 of the Companies Act, 1956 (1 of 1956) at any place other than its registered office in accordance with the proviso to that sub-section, it shall be sufficient compliance with this clause if the register aforesaid is kept at such other place, subject to the condition that the company delivers to the Reserve Bank a copy of the notice filled with the Registrar under the proviso to the said sub-section within seven days of such filling.

#### 8. Information to be included in the Board's report :

(i) In every report of the Board of Directors laid before a company in general meeting under sub-section (1) of Section 217 of the Companies Act, 1956 (1 of 1956) after the date of commencement of these directions, there shall be included in the case of a non-banking financial company, the following particulars or information, namely :

- (a) the total number of depositors of the company whose deposits have not been claimed by the depositors or paid by the company after the date on which the deposit became due for repayment or renewal as the case may be according to the contract with the depositor or the provisions of these directions, whichever may be applicable, and
- (b) the amounts due to the depositors and remaining unclaimed or unpaid beyond the dates referred to in clause (a) as aforesaid.

(ii) The said particulars or information shall be furnished with reference to the position as on the last day of the financial year to which the report relates and if the amounts remaining unclaimed or undischarged as referred to in sub-clause (b) of the preceding clause exceed in the aggregate the sum of Rs. 10 lakhs there shall also be included in the report a statement on the steps taken or proposed to be taken by the Board of Directors for the payment of the amounts due to the depositors and remaining unclaimed or undischarged.

#### 9. General Provision regarding repayment of deposits :

On and from the date of commencement of these directions, a non-banking financial company shall not return or repay whether directly or indirectly, any deposit in advance of the date on which it is due to be repaid, except on condition that the amount so returned or repaid does not include any sum by way of interest :

Provided that the Reserve Bank of India, may, if it considers it necessary so to do, authorise by general or special order in the case of any class or classes of depositors, the payment of interest at any rate or rates not exceeding the contracted rate or rates, on such terms and conditions as the Bank may specify.

#### PART III—SPECIAL PROVISIONS RELATING TO HIRE-PURCHASE AND HOUSING FINANCE

#### 10. Maintenance of a minimum percentage of liquid assets :

Every hire-purchase finance company and every housing finance company shall maintain in India (a) by way of cash with itself, or (b) in a current account with a scheduled bank, or (c) in unencumbered securities of the Central Government or of a State Government or in other unencumbered securities in which a trustee is authorised to invest trust money (such securities being valued at their market value for the time being) or partly in cash, partly in such account or partly in such securities, a sum which shall not at the close of business on any day be less than ten per cent of the deposits received by the company and outstanding on the books of such company on that day.

#### 11. Provision in regard to recoveries under hire-purchase contracts of hire-purchase finance companies :

Every hire-purchase finance company and every other non-banking financial company carrying on hire-purchase transactions or the financing of such transactions as a part of its business shall secure that the aggregate of the company's receipts by way of instalments due to the company under hire-purchase contracts during each of the two half years of each financial year shall not be less than twenty-five per cent of the amount outstanding under such contracts at the close of business on the last working day of the previous financial year :

Provided that where the financial year is longer or shorter than a period of twelve months—

- (i) the first half-year shall be deemed to consist of a period of six months and the second half-year shall be deemed to consist of the remaining number of the completed months of the financial year,
- (ii) the aggregate receipts in the first half-year shall not be less than twenty-five per cent of the amount outstanding at the end of the relevant previous financial year, and
- (iii) the aggregate receipts in the second half-year shall bear, as far as possible, to the aggregate receipts in the first half-year the same proportion as the number of complete months in the second half-year bears to six :

Provided further that the Reserve Bank may, in regard to any company or class of companies or any goods or transactions or class of goods or transactions reduce or increase the amount required to be collected under this clause, having regard to the circumstances of the company or the class of the companies as the case may be, the nature of the goods, transactions or contracts and other relevant considerations.

## PART IV—MISCELLANEOUS

## 12. Copies of balance sheet and accounts to be furnished to the Reserve Bank :

Every non-banking financial company shall deliver to the Reserve Bank unless it has done so already, an audited balance sheet as on the last date of each financial year and an audited profit and loss account in respect of that year as passed by the company in general meeting within fifteen days of such meeting.

## 13. Returns to be made to the Reserve Bank :

Without prejudice to the provisions of paragraph 12, every non-banking financial company shall submit to the Reserve Bank a return, furnishing the information specified in the First, Second, Third, Fourth or Fifth Schedule, as may be applicable to it, with reference to its position as on the dates specified in the said Schedules.

## 14. Balance sheet, returns etc. to be submitted to the Department of Non-Banking Companies :

Any returns or information required to be submitted or furnished to the Reserve Bank in pursuance of these directions shall be submitted or furnished to the Bank in its Department of Non-Banking Companies, 15, Netaji Subhas Road, Post Box No. 571, Calcutta-1.

## 15. Exemptions :

The Reserve Bank may, if it considers it necessary for avoiding any hardship or for any other just and sufficient reason, grant extensions of time to comply with, or exempt any company or class of companies from, all or any of the provisions of this directive either generally or for any speci-

ified period subject to such conditions as the Reserve Bank may impose.

R. K. SESHADRI  
Executive Director.

Confidential

FORM—HP

## FIRST SCHEDULE

(Please see paragraph 13)

(All the parts of this form are to be filled in by all hire-purchase finance companies and by all mutual benefits financial companies, which carry on hire-purchase transactions or the financing of such transactions as their main business.)

## RESERVE BANK OF INDIA

## Department of Non-Banking Companies

Calcutta-1

## PART I

Deposits with companies carrying on or financing hire-purchase business

(Please read the Instructions at the end of this Part carefully before filling in the Form)

Code No.

Name of the Company : \_\_\_\_\_

Address : \_\_\_\_\_

State : \_\_\_\_\_

Status\* Private/Public limited company/  
Branch of a foreign company.

\*Strike off whatever is not applicable.

## (i) Deposit Outstanding

(Amounts in thousands of rupees)

Code No.	Types of loans, receipts and deposits	As on March 31, 196 .		As on Sep. 30, 196 .	
		No. of Accounts	Amount	No. of Accounts	Amount
	I. Exempted loans or other receipts not counting as deposits.				
1	(a) Managing Agents, Secretaries and Treasurers, Directors and Shareholders .. .. .	..	..	..	..
2	(b) Employees .. .. .	..	..	..	..
3	(c) Purchasing, Selling or other Agents .. .. .	..	..	..	..
4	(d) Holding or subsidiary companies .. .. .	..	..	..	..
5	(e) Other exempted loans or receipts not counting as deposits				
6	(f) Total (a+b+c+d+e) .. .. .	..	..	..	..
	II. Deposits :				
7	(a) Deposits from other joint stock companies (including companies in the same group) .. .. .	..	..	..	..
8	(b) All other deposits .. .. .	..	..	..	..
9	III. Total of I and II above .. .. .	..	..	..	..

## (ii) Period of Deposits

(Amounts in thousands of rupees)

Code No.	Types of loans, receipts and deposits	Code No.	Period of Deposits	As on March 31, 196 .		As on Sept. 30, 196 .	
				No. of Accounts	Amount	No. of Accounts	Amount
0	I Exempted loans or other receipts not counting as deposits, i.e. loans or other receipts from managing agents, secretaries & treasurers, directors, shareholders, employees and purchasing, selling or other agents or holding or subsidiary companies and all other exempted loans or other receipts.	1	Repayable on demand, or on notice or otherwise in less than 6 months.				
		2	Repayable, by notice or otherwise, after a period of 6 months or more but less than 12 months.				
		3	Repayable, by notice or otherwise, after a period of 12 months or more but less than 24 months.				
		4	Repayable, by notice or otherwise, after a period of 24 months or more but less than 36 months.				
		5	Repayable, by notice or otherwise, after a period of 36 months or more but less than 60 months.				
		6	Repayable, by notice or otherwise, after a period of 60 months or more.				
		7	Total of 1 to 6				

Code No.	Types of loans, receipts and deposits	Code No.	Period of Deposits	No. of Accounts	Amount	No. of Accounts	Amount
00	II. Deposits (including deposits from other joint stock companies including companies in the same group).	1	Repayable after a period of 6 months or more but less than 12 months.				
		2	Repayable after a period of 12 months or more but less than 24 months.				
		3	Repayable after a period of 24 months or more but less than 36 months.				
		4	Repayable after a period of 36 months or more but less than 60 months.				
		5	Repayable after a period of 60 months or more.				
		6	Any other deposits (the details to be specified).				
		7	Total of 1 to 6				
000	III. Total of I & II						

**Note.**—Total of item III of Section (i) must tally with the total of item III of section (ii)

(iii) *Rates of interest (exclusive of brokerage paid for obtaining deposits).*

(Amounts in thousands of rupees)

Code No.	Types of loans, receipts and deposits	Code No.	As on March 31, 196 .		As on September 30, 196 .	
			Rate of Interest	Amount of deposit	Rate of Interest	Amount of deposit
0	I. Exempted loans or other receipts not counting as deposits i.e. loans or receipts from managing agents, secretaries and treasurers, directors, shareholders, employees and purchasing, selling or other agents, or holding or subsidiary companies and all other exempted deposits.	1.	5% and below		5% and below	
		2.	More than 5% but less than 7%		More than 5% but less than 7%	
		3.	7% or more but less than 9%		7% or more but less than 9%	
		4.	9% or more but less than 10%		9% or more but less than 10%	
		5.	10% or more but less than 12%		10% or more but less than 12%	
		6.	12% or more		12% or more	
00	II. Deposits (including deposits from other joint stock companies including companies in the same group).	1.	5% and below		5% and below	
		2.	More than 5% but less than 7%		More than 5% but less than 7%	
		3.	7% or more but less than 9%		7% or more but less than 9%	
		4.	9% or more but less than 10%		9% or more but less than 10%	
		5.	10% or more but less than 12%		10% or more but less than 12%	
		6.	12% or more		12% or more	
000	III. Total of I and II					

**Note.**—The total of Item III of Section (iii) must tally with the total of Item III of Sections (i) and (ii).

**Manager's Certificate:**—Certified that the figures of deposits and interest rates under sections (i), (ii) and (iii) have been verified and found to have been correctly prepared.

Date

Signature of Manager :

Name :

(Space for the use of the Reserve Bank of India)

Period	Status	Business	State

Coded by  
Checked by  
Punched by  
Verified by

#### Instructions

1. The return should be submitted once every year, before the 30th June showing the position on the 31st March and the 30th September preceding that date.

2. In sections (i), (ii) and (iii) of this Part, the number of accounts should be given in full figures and the amounts of deposits should be given in thousands of rupees. Amounts should be rounded off to the nearest thousand and three zeros

omitted. Thus, an amount of Rs. 4,560 should be shown as 5 and not as 4.6 or 5,000.

3. In the case of any company, which is required to submit this return but which carries on chit fund business also as a foreman, amounts received by way of subscriptions under the chit or kuri agreements will not be treated as deposits, vide clause (viii) of paragraph 2(1)(f) of the Non-Banking Financial Companies (Reserve Bank) Directions, 1966.

4. In the absence of any indication to the contrary, the definitions in the Non-Banking Financial Companies (Reserve Bank) Directions, 1966, so far as they are relevant, will be applicable.

The returns, after completion, should be sent to the Chief Officer, Department of Non-Banking Companies, Reserve Bank of India, 15, Netaji Subhas Road, Post Box No. 571, Calcutta-1.

**PART II****Hire-Purchase Business**

(Please read the Instructions at the end carefully before filling in the Form)

Code No. \_\_\_\_\_

Name of the Company : \_\_\_\_\_

Address : \_\_\_\_\_

State : \_\_\_\_\_

Status : Private/Public limited company/Branch of a foreign company.

**(i) Questionnaire**

1. Are you a subsidiary of any manufacturing company or otherwise affiliated to any manufacturing or trading establishment? If so, indicate very briefly the necessary details of such company.

2. Mention the broad types of goods you deal with on a hire-purchase basis (e.g. automobiles, household durable goods, etc.).

3. What is the usual rate of interest (per cent per annum) you charge for hire-purchase credit for the majority of accounts? Do you charge interest on the entire amount of the hire-purchase credit as sanctioned or on the actual amount of the credit outstanding from time to time? Do you disburse the hire-purchase credit as sanctioned, without any reduction in advance on account of interest? At what intervals do you collect interest?

4. What are the main items of charges, besides interest, included in the hire-purchase sale price of the goods? (Please send us a copy of the form of agreement made with hirers if it has not been furnished already).

5. On what basis do you fix the amount of down payment or cash deposit from the hirer? If it is a fixed percentage of the sale price of the goods in question, please state the percentage.

6. Do you pay interest on the cash deposit or down payment taken from hirers? If so, please state the rate of interest (per cent per annum) allowed.

7. Besides capital and reserves and hirers' balances, what are the other sources of funds for your business?

**(ii) Hire-purchase Business for the year ended March 31, 196 .**

(Amounts in thousands of rupees)

Code No.	Goods on hire	New credit sanctioned		Period of Contract	Outstanding credit at the end of the previous year ending March 31		Instalments and other payments received during the half-year				Outstanding credit at the end of the current year ending March 31		
		No. of Ac- counts	Amount		No. of Ac- counts	Amount	September 30		March 31		No. of Ac- counts	Amount	
							No. of Ac- counts	Amount	No. of Ac- counts	Amount			
(a) Automobiles:													
01	(i) Trucks and lorries												
02	(ii) Cars												
03	(iii) Scooters												
04	(iv) Others												
(b) Household Durables:													
001	(i) Radio Receivers												
002	(ii) Fans												
003	(iii) Refrigerators												
004	(iv) Sewing machines												
005	(v) Others												
010	(c) Agricultural implements (tractors, bulldozers, etc.)												
020	(d) Industrial machinery or tools or equipment for use in industry												
030	(e) All others												
040	Total (a + b + c + d + e)												

**Manager's Certificate :**—Certified that the data relating to hire-purchase business of the company shown under sections (i) and (ii) have been verified and found to have been correctly prepared.

Date : \_\_\_\_\_

Signature of Manager : \_\_\_\_\_

Name : \_\_\_\_\_

**(iii) Particulars of (1) Deposits and (2) Liquid Assets**

(Particulars in respect of deposits and liquid assets i.e. (1) and (2) below should contain the data as at the end of each month for a period of twelve months ending on the 31st March of the year, with reference to which the return is submitted.)

(Amounts in thousands of rupees)

Code No.	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	March
001	(1) Deposits [As defined in clause 2(1)(f)]											
	(2) Liquid Assets :											
1	(a) In cash											
2	(b) In Current Accounts with scheduled banks											
3	(c) in unencumbered securities of the Central Government or the State Governments or in other unencumbered securities in which a Trustee is entitled to invest trust money											

**Manager's Certificate :** Certified that the figures relating to deposits and liquid assets have been correctly prepared.

Signature of Manager : \_\_\_\_\_

Date : \_\_\_\_\_

Name : \_\_\_\_\_

(Space for the use of the Reserve Bank of India)

Period	Status	Business	State

Coded by  
Checked by  
Punched by  
Verified by

*Instructions*

- Answers to the questions at 1 to 7 in section (i) of this Part should be furnished in detail, when this return is submitted for the first time. Thereafter, only changes or additional information, if any, need be indicated.
- In the case of any company, which is required to submit this return, but which carries on chit fund business also as a foreman, hire-purchase transactions or loans, if any, which are treated as assets of the chit funds need not be included.
- The returns in section (ii) and (iii) of this Part should be submitted once a year before the 30th June, showing the position as on the dates specified. If the company's financial year is different, the returns in section (ii) should be filed with reference to the financial year of the company ending on a date nearest to the 31st March, the two half-year periods within that year being deemed to be the first six months and the second six months (or the half-year period as defined in the directions.)

The returns, after completion, should be sent to the Chief Officer, Department of Non-Banking Companies, Reserve Bank of India, 15, Netaji Subhas Road, Post Box No. 571, Calcutta-1

**PART III***Return of loans and advances and investments*

(Please read the Instructions at the end carefully before filling in the Form)

Code No.

Name of the Company : \_\_\_\_\_

Address : \_\_\_\_\_

State : \_\_\_\_\_

Status\* Private/Public limited company/  
Branch of a foreign company.

\*Strike off whatever is not applicable.

(i) *Loans and Advances Outstanding*

(Classified by types of borrowers)

(Amounts in thousands of rupees)

Name of party	As on March 31, 196 .
---------------	-----------------------

**I. Bodies corporate in the same group**

- 1.
- 2.
- 3.
- 4.
- etc.

**II. Bodies corporate not in the same group**

- 1.
- 2.
- 3.
- 4.
- etc.

**III. Total bodies corporate****IV. Parties other than bodies corporate**

1. Directors
2. Managing Agents, Secretaries and Treasurers
3. Shareholders
4. Chief Executive Officer and other employees
5. Purchasing, Selling or other Agents
6. Others

**V. Grand Total**

(all loans and advances outstanding).

(ii) *Classification of loans and advances outstanding by security*  
(Amounts in thousands of rupees)

Code No.	Security	As on March 31, 196 .
1	2	3

**I. Food Articles**

1. Paddy and rice
2. Wheat

1	2	3
---	---	---

3. Other Cereals
4. Sugar
5. Gur
6. Vegetable Oils
7. All other food articles

**II. Industrial Raw Materials**

8. Groundnuts
9. Other Oilseeds
10. Cotton and Kapas
11. Raw Jute
12. All other industrial raw materials

**III. Plantation Products**

13. Tea
14. Coffee, Cashewnuts and other plantation products.

**IV. Manufactures and Minerals**

15. Cotton textiles
16. Jute textiles
17. Other textiles
18. Coal
19. Iron and Steel and engineering products
20. All other manufactured goods

**V. Other Securities**

21. Real Estate
22. Gold and silver bullion and ornaments
23. Fixed deposits in banks
24. Government and other trustee securities
25. Shares and debentures of Joint Stock Companies.
26. All other secured advances

**VI. Unsecured advances****VII. Total all loans and advances outstanding**

(iii) *Classification of loans and advances outstanding by purpose*  
(Amounts in thousands of rupees)

Code No.	Purpose	As on March 31, 196 .
----------	---------	-----------------------

- I. Industry *i.e.* to industrial concerns as defined in paragraph 2(1) (j).
- II. Commerce, *i.e.* wholesale trade, retail trade and movement or transport of crops and goods.
- III. Agriculture, *i.e.* foodgrains, pulses and other agricultural commodities.
- IV. Professional loans, *i.e.* loans for financing professional activities or business.
- V. Personal loans
- VI. All other loans
- VII. Total all loans and advances outstanding.

NOTE.—Item VII under Section (ii) and item VII under Section (iii) should agree with item V under Section (i).

(iv) *Investments*

(Classified by status of borrowers, *i.e.* in the same group or not in the same group).

(Amounts in thousands of rupees)

Particulars	As on March 31 196 .
-------------	----------------------

**I. Bodies corporate in the same group**

- 1.
- 2.
- 3.
- 4.
- etc.

**II. Bodies corporate not in the same group**

- 1.
- 2.
- 3.
- 4.
- etc.

**III. Total bodies corporate****IV. Other Investments****V. Grand Total**

(all investments)

*Confidential*

(v) Investments in shares, debentures and other securities as on March 31, 196 .

(Please read the Instructions at the end carefully before filling in the Form)

(Amounts in thousands of rupees)

Code No.	Total investments in ordinary and preference shares and debentures of companies		
	Face Value	Book Value	Market Value
A. INVESTMENT IN SHARES DEBENTURES OF COMPANIES			
100	1. Textiles:		
101	(a) Cotton Textiles		
102	(b) Jute Textiles		
103	(c) Silk, Rayon & other artificial fibres		
104	(d) Woollen Textiles		
105	(e) Others		
120	2. Sugar		
130	3. Iron and Steel		
140	4. Non-ferrous Metals		
150	5. Electricity generation and supply		
160	6. Engineering		
170	7. Automobiles and ancillaries		
180	8. Electrical Machinery		
190	9. Machinery other than transport and electrical		
200	10. Transport equipment		
210	11. Chemicals :		
211	(a) Basic Industrial Chemicals		
212	(b) Pharmaceutical & Medicinal preparations		
213	(c) Other chemicals		
220	12. Mining :		
221	(a) Coal mining		
222	(b) Other mining		
230	13. Paper and Paper products		
240	14. Cement		
250	15. Mineral Oil		
260	16. Matches		
270	17. Plantation :		
271	(a) Tea		
272	(b) Coffee		
273	(c) Rubber		
274	(d) Others		
280	18. Financial Companies :		
281	(a) Banks		
282	(b) Insurance Companies		
283	(c) Investment Trusts		
284	(d) Others		
290	19. Trading		
300	20. Shipping and other transport		
310	21. Construction		
320	22. Total of A		
B. GOVERNMENT AND OTHER TRUSTEE SECURITIES			
401	(i) Central Government loans		
402	(ii) State Government loans		
403	(iii) Government Savings or Annuity Certificates and other obligations		
404	(iv) Municipal loans and debentures		
405	(v) Port Trust loans and debentures		
406	(vi) Others		
410	Total of B		
500	C. OTHER INVESTMENTS		
600	Total of A+B+C		

*Manager's Certificate:* Certified that the figures relating to loans, advances and investments in Sections (i) to (v) have been verified and found to have been correctly prepared.

*Signature of Manager :*

*Date :*

*Name :*



(Space for the use of the Reserve Bank of India)

Period	Status	Business	State

Coded by  
Checked by  
Punched by  
Verified by

*Instructions*

1. A group for the purposes of this return has the same meaning as in sub-section (11) of section 372 of the Companies Act, 1956.

2. Book debts are not to be shown in section (i) unless a transaction represented by the book debt was, from the very beginning, in the nature of a loan.

3. Under 'Others' in IV(6) of section (i) separate details should be given in respect of parties to whom loans and advances in excess of 10% of the subscribed capital of the company have been granted and are outstanding.

4. Government securities for the purposes of this return are those notified under Section 2 of the Public Debt Act, 1944.

5. In the case of chit fund companies, the return in this part is not required to be furnished in respect of the funds attributable to chits or kuries which are invested or employed by the company as a foreman or agent on behalf of the subscribers to the chits or kuries.

6. Details of all shares, debentures and other securities whether held on investment account or stock in trade should be given.

7. Investments in shares and debentures of companies are to be grouped according to the principal business of the company concerned.

8. Amounts should be rounded off to the nearest thousand and three zeros omitted. Thus, an amount of Rs. 4,560 should be shown as 5 and not as 4.6 or 5.000.

9. The face value for partly paid shares should be the amount paid-up as on March 31, of the relevant year. In case any shares are not quoted on the market, the value as

certified by the managing directors or other competent authority should be included under the column 'Market Value'. The purchase cost or sale proceeds as shown in brokers' contracts (exclusive of transfer fees, stamp duty and brokerage) should be indicated. Depreciation allowed or revaluation of investments made for the purpose of the balance sheet should not be adjusted but shown separately in a footnote at the end of the return.

10. The returns in sections (i) to (v) of this Part are required to be submitted once a year showing the position for each year commencing from 1st April and ending with 31st March. The returns should be submitted not later than the 30th June of that year.

The returns, after completion, should be sent to the Chief Officer, Department of Non-Banking Companies, Reserve Bank of India, 15, Netaji Subhas Road, Post Box No. 571, Calcutta-1.

*Confidential**FORM IC***SECOND SCHEDULE***(Please see paragraph 13)*

(To be filled in by all investment companies and by all mutual benefit financial companies, whose principal business is the acquisition of securities for purposes of investment.)

**RESERVE BANK OF INDIA****Department of Non-Banking Companies***Calcutta-1***PART I**

*Deposits with Companies acquiring securities for purposes of investment*

(Please read the Instructions at the end carefully before filling in the Form)

Code No. \_\_\_\_\_

Name of the Company : \_\_\_\_\_

Address : \_\_\_\_\_

State : \_\_\_\_\_

Status\*: Private/Public limited company/  
Branch of a foreign company.

\*Strike off whatever is not applicable.

**(i) Deposits Outstanding**

As on March 31, 196

(Amounts in thousands of rupees)

Code No.	Types of loans, receipts and deposits	No. of Accounts	Amount
I.	Exempted loans or other receipts not counting as deposits :		
1	(a) Managing Agents, Secretaries and Treasurers, Directors and Shareholders ..		
2	(b) Employees .. .. .		
3	(c) Purchasing, Selling or other Agents .. .. .		
4	(d) Holding or subsidiary companies .. .. .		
5	(e) Other exempted loans or receipts not counting as deposits .. .. .		
6	(f) Total (a+b+c+d+e) .. .. .		
II.	Deposits :		
7	(a) Deposits from other joint stock companies (including companies in the same group) .. .. .		
8	(b) All other deposits .. .. .		
9	III. Total of I and II above .. .. .		

**(ii) Period of Deposits**

As on March 31, 196

(Amounts in thousands of rupees)

Code No.	Types of loans, receipts and deposits	Code No.	Period of Deposits	No. of Accounts	Amount
0	I. Exempted loans or other receipts not counting as deposits i.e. loans or other receipts from managing agents, secretaries and treasurers, directors, shareholders, employees, and purchasing, selling or other agents or holding or subsidiary companies and all other exempted loans or other receipts.	1	Repayable on demand, or on notice or otherwise in less than 6 months.		
		2	Repayable, by notice or otherwise, after a period of 6 months or more but less than 12 months.		
		3	Repayable, by notice or otherwise, after a period of 12 months or more but less than 24 months.		
		4	Repayable, by notice or otherwise, after a period of 24 months or more but less than 36 months.		

		(ii) <i>Periods of Deposits</i> —contd.		(Amounts in thousands of rupees)	
Code No.	Types of loans, receipts and deposits	Code No.	Period of Deposits	No. of Accounts	Amount
		5	Repayable, by notice or otherwise, after a period of 36 months or more but less than 60 months.		
		6	Repayable, by notice or otherwise, after a period of 60 months or more.		
		7	Total of 1 to 6		
00	II. Deposits (including deposits from other joint stock companies including companies in the same group).	1	Repayable after a period of 6 months or more but less than 12 months.		
		2	Repayable after a period of 12 months or more but less than 24 months.		
		3	Repayable after a period of 24 months or more but less than 36 months.		
		4	Repayable after a period of 36 months or more but less than 60 months.		
		5	Repayable after a period of 60 months or more.		
		6	Any other deposits (the details to be specified).		
		7	Total of 1 to 6		
000	III. Total of I & II				

Note—Total of item III of section (i) must tally with the total of item III of section (ii).

(iii) *Rates of Interest (exclusive of brokerage paid for obtaining deposits)*

As on March 31, 196 .

(Amounts in thousands of rupees)

Code No.	Types of loans, receipts and deposits	Code No.	Rate of interest	Amount of deposit
0	I. Exempted loans or other receipts not counting as deposits, from managing agents, secretaries and treasurers, directors, shareholders, employees and purchasing, selling or other agents, or holding or subsidiary companies and all other exempted deposits.	1	5% and below	
		2	More than 5% but less than 7%.	
		3	7% or more but less than 9%.	
		4	9% or more but less than 10%.	
		5	10% or more but less than 12%.	
		6	12% or more	
00	II. Deposits (including deposits from other joint stock companies including companies in the same group).	1	5% and below	
		2	More than 5% but less than 7%.	
		3	7% or more but less than 9%.	
		4	9% or more but less than 10%.	
		5	10% or more but less than 12%.	
		6	12% or more	
000	III. Total of I and II			

Note.—The total of Item III of section (iii) must tally with the total of Item III of sections (i) and (ii).

*Manager's Certificate :* Certified that the figures of deposits and interest rates under sections (i), (ii) and (iii) have been verified and found to have been correctly prepared.

Certified also that the paid-up capital and the free reserves, as defined in Clause 2(1) (g) of the Non-Banking Financial Companies (Reserve Bank) Directions, 1966, of the company as on the 31st March, 1966 amounted to Rs. lakhs and Rs. lakhs respectively.

*Signature of Manager*

*Name :*

*Date :*

(Space for the use of the Reserve Bank of India)

Period	Status	Business	State

Coded by  
Checked by  
Punched by  
Verified by

#### Instructions

1. The return in this Part should be submitted once a year before the 30th June, with reference to the company's position as on March, 31.

2. In sections (i), (ii) and (iii) of this Part the number of accounts should be given in full figures and the amounts of deposits should be given in thousands of rupees. Amounts

should be rounded off to the nearest thousand and three zeroes omitted. Thus, an amount of Rs. 4,560 should be shown as 5 and not as 4.6 or 5,000.

3. In the case of any company, which is required to submit this return, but which carries on chit fund business also as a foreman, amount received by way of subscriptions under the chit or kurl agreements will not be treated as deposits *vide* clause (viii) of paragraph 2(1)(f) of the Non-Banking Financial Companies (Reserve Bank) Directions, 1966.

4. In the absence of any indication to the contrary, the definitions in the Non-Banking Financial Companies (Reserve Bank) Directions, 1966, so far as they are relevant, will be applicable.

The returns, after completion, should be sent to the Chief Officer, Department of Non-Banking Companies, Reserve Bank of India, 15, Netaji Subhas Road, Post Box No. 571, Calcutta-1,

## PART II

## Return of loans and advances and investments

(Please read the Instructions at the end carefully before filling in the Form)

Code No.

Name of the Company : \_\_\_\_\_

Address : \_\_\_\_\_

State : \_\_\_\_\_

Status\* : Private/Public limited company/  
Branch of a foreign company.

\*Strike off whatever is not applicable.

(i) Loans and Advances Outstanding

(Classified by types of borrowers).

(Amounts in thousands of rupees)

Name of party	As on March 31, 196
---------------	---------------------------

I. Bodies corporate in the  
Same group

- 1.
- 2.
- 3.
- 4.
- etc.

II. Bodies corporate not in  
the same group

- 1.
- 2.
- 3.
- 4.
- etc.

## III. Total bodies corporate

## IV. Parties other than bodies corporate

1. Directors
2. Managing Agents, Secretaries and Treasurers
3. Shareholders
4. Chief Executive Officer and other employees
5. Purchasing, Selling or other Agents.
6. Others

## V. Grand Total

(All loans and advances outstanding)

## (ii) Classification of loans and advances outstanding by security

(Amounts in thousands of rupees)

Code No.	As on March 31, 196
----------	---------------------------

## I. Food Articles

1. Paddy and rice
2. Wheat
3. Other Cereals
4. Sugar
5. Gur
6. Vegetable Oils
7. All other food articles

## II. Industrial Raw Materials

8. Groundnuts
9. Other Oilseeds
10. Cotton and Kapas
11. Raw Jute
12. All other industrial raw materials

## III. Plantation Products

13. Tea
14. Coffee, Cashewnuts and other plantation products

## IV. Manufactures and Minerals

15. Cotton textiles
16. Jute textiles
17. Other textiles
18. Coal
19. Iron and Steel and engineering products
20. All other manufactured goods

## V. Other Securities

21. Real Estate.
22. Gold and Silver bullion and ornaments
23. Fixed deposits in banks
24. Government and other trustee securities
25. Shares and debentures of Joint Stock Companies
26. All other secured advances

## VI. Unsecured advances

## VII. Total loans and advances

## (iii) Classification of loans and advances outstanding by purpose

(Amounts in thousands of rupees)

Code No.	Purpose	As on March 31, 196
----------	---------	---------------------------

I. Industry, i.e. to industrial concerns  
as defined in paragraph 2(1) (j)II. Commerce, i.e. wholesale trade, re-  
tail trade and movement or trans-  
port of crops and goods.III. Agriculture, i.e. foodgrains, pulses  
and other agricultural commoditiesIV. Professional loans, i.e. loans for  
financing professional activities or  
business

## V. Personal loans

## VI. All other loans

## VII. Total loans and advances

Note.—Item VII under Section (ii) and item VII under Section  
(iii) should agree with item V under Section (i)

## (iv) Investments

(Classified by status of borrowers i.e., in the same group or  
not in the same group).

(Amounts in thousands of rupees)

Particulars	As on March 31, 196
-------------	------------------------

I. Bodies corporate in the same  
group.

- 1.
- 2.
- 3.
- 4.
- etc.

II. Bodies corporate not in the  
same group.

- 1.
- 2.
- 3.
- 4.
- etc.

## III. Total bodies corporate

## IV. Other investments

V. Grand Total  
(all investments)

Confidential

(v) Investments in shares, debentures and other securities as on March 31, 1966 .

(Please read the Instructions at the end carefully before filling in the Form)

(Amounts in thousands of rupees)

Code No.	A. Investments in shares and debentures of companies	Ordinary shares			Preference shares			Debentures			Total		
		Face value	Book value	Market value	Face value	Book value	Market value	Face value	Book value	Market value	Face value	Book value	Market value
100	1. Textiles :												
101	(a) Cotton Textiles												
102	(b) Jute Textiles												
103	(c) Silk Rayon & other artificial fibres												
104	(d) Woollen Textiles												
105	(e) Others												
120	2. Sugar												
130	3. Iron and Steel												
140	4. Non-ferrous Metals												
150	5. Electricity generation and supply												
160	6. Engineering												
170	7. Automobiles and ancillaries												
180	8. Electrical Machinery												
190	9. Machinery other than transport and electrical.												
200	10. Transport equipment												
210	11. Chemicals :												
211	(a) Basic Industrial Chemicals												
212	(b) Pharmaceutical & Medicinal preparations.												
213	(c) Other chemicals												
220	12. Mining :												
221	(a) Coal Mining												
222	(b) Other Mining												
230	13. Paper and Paper Products												
240	14. Cement												
250	15. Mineral Oil												
260	16. Matches												
270	17. Plantation :												
271	(a) Tea												
272	(b) Coffee												
273	(c) Rubber												
274	(d) Others												
280	18. Financial Companies :												
281	(a) Banks												
282	(b) Insurance Companies												
283	(c) Investment Trusts												
284	(d) Others												
290	19. Trading												
300	20. Shipping and other transport												
310	21. Construction												
320	22. Total of A												

(Amounts in thousands of rupees)

Code No.	B. Government and other Trustee securities	Face value	Book value	Market value
401	(i) Central Government loans			
402	(ii) State Government loans			
403	(iii) Government Savings or Annuity Certificates and other obligations.			
404	(iv) Municipal loans and debentures.			
405	(v) Port Trust loans and debentures.			
406	(vi) Others			
410	Total of B			
500	C. Other investments			
600	Total of A+B+C			

(vi) Amounts invested in stocks, shares, bonds and Government securities, etc. during the year ended March 31, 196  
(Amounts in thousands of rupees)

Code No.	Purchase cost	Sales and Redemption proceeds	Net Investment (Please see Instruction No. 5)
100	1. Government Securities and Treasury Bills :		
101	(a) Central Government		
102	(b) State Governments		
103	(c) Government Savings or other Certificates		
104	(d) Others		
200	2. Municipalities, Port Trusts, Improvement Trusts, State Transports, Electricity Boards and other public utilities.		
300	3. Shares and debentures of Joint Stock Companies:		
	(a) Ordinary Shares:		
310	(i) New Issues of existing companies:		
0	(x) Rights issues		
00	(y) Other new issues		
311	(ii) Issues of new companies		
312	(iii) Others		
313	(iv) Total of (a)		
	(b) Preference Shares:		
320	(i) New Issues of existing companies:		
01	(x) Rights issues		
001	(y) Other new issues		
321	(ii) Issues of new companies		
322	(iii) Others		
323	(iv) Total of (b)		
	(c) Debentures:		
330	(i) New issues of existing companies:		
00	(x) Rights issues		
000	(y) Other new issues		
331	(ii) Issues of new companies		
332	(iii) Others		
333	(iv) Total of (c)		
400	4. Other investments		
500	5. Total of items 1 to 4		

Name of the Company :

Address :

Manager's Certificate : Certified that the figures relating to loans, advances and investments in sections (i) to (vi) have been verified and found to have been correctly prepared.

Date :

State :

Status : Private/Public limited company/  
Branch of a foreign company.

Signature of Manager :

Name :

(Space for the use of the Reserve Bank of India)

Period	Status	Business	State

Coded by  
Checked by  
Punched by  
Verified by

**Instructions**

1. A group for the purposes of this return has the same meaning as in sub-section (11) of section 372 of the Companies Act, 1956.

2. Book debts are not to be shown in section (i) unless a transaction represented by the book debt was, from the very beginning, in the nature of a loan.

3. Under 'Others' in (IV)(6) of section (i) separate details should be given in respect of parties to whom loans and advances in excess of 10% of the subscribed capital of the company have been granted and are outstanding.

4. Government securities for the purposes of this return are those notified under Section 2 of the Public Debt Act, 1944.

5. In the case of chit fund companies, the return in this Part is not required to be furnished in respect of the funds attributable to chits or kuries which are invested or employed by the company as a foreman or agent on behalf of the subscribers to the chits or kuries.

6. Details of all shares, debentures and other securities whether held on investment account or stock in trade should be given.

7. Investments in shares and debentures of companies are to be grouped according to the principal business of the company concerned.

8. Amounts should be rounded off to the nearest thousand and three zeros omitted. Thus, an amount of Rs. 4,560 should be shown as 5 and not as 4.6 or 5,000.

9. The face value for partly paid shares should be the amount paid-up as on March 31, of the relevant year. In case any shares are not quoted on the market, the value as certified by the managing directors or other competent authority should be included under the column 'Market value'. The purchase cost or sale proceeds as shown in brokers' contracts (exclusive of transfer fees, stamp duty and brokerage) should be indicated. Depreciation allowed or revaluation of investments made for the purpose of the balance sheet should not be adjusted but shown separately in a footnote at the end of the return.

10. The returns in section (i) to (vi) of this Part are required to be submitted once a year showing the position for each year commencing from 1st April, and ending with 31st March. The returns should be submitted not later than the 30th June of that year.

The returns, after completion, should be sent to the Chief Officer, Department of Non-Banking Companies, Reserve Bank of India, 15, Netaji Subhas Road, Post Box No. 571, Calcutta-1.

**PART III****Hire-Purchase Business**

(Please read the Instructions at the end carefully before filling in the Form)

Code No.

Name of the Company :

Address :

State :

Status\* : Private/Public limited company/  
Branch of a foreign company.

## (i) Questionnaire

1. Are you a subsidiary of any manufacturing company or otherwise affiliated to any manufacturing or trading establishment? If so, indicate very briefly the necessary details of such company.

2. Mention the broad types of goods you deal with on a hire-purchase basis (e.g. automobiles, household durable goods, etc.).

3. What is the usual rate of interest (per cent per annum) you charge for hire-purchase credit for the majority of accounts? Do you charge interest on the entire amount of hire-purchase credit as sanctioned or on the actual amount of the credit outstanding from time to time? Do you disburse the hire-purchase credit as sanctioned, without any re-

duction in advance on account of interest? At what interval do you collect interest?

4. What are the main items of charges, besides interest, included in the hire-purchase sale price of the goods? (Please send us a copy of the form of agreement made with hirers if it has not been furnished already).

5. On what basis do you fix the amount of down payment or cash deposit from the hirer? If it is a fixed percentage of the sale price of the goods in question, please state the percentage.

6. Do you pay interest on the cash deposit or down payment taken from hirers? If so, please state the rate of interest (per cent per annum) allowed.

7. Besides capital and reserves and hirers' balances, what are the other sources of funds for your business?

## (ii) Hire-purchase Business for the year ended March 31, 196

(Amounts in thousands of rupees)

Code No.	Goods on hire	New Credit sanctioned		Period of contract	Outstanding credit at the end of the previous year ending March 31		Instalments and other payments received during the half-year				Outstanding credit at the end of the current year ending March 31	
		No. of Accounts	Amount		No. of Accounts	Amount	September 30		March 31		No. of Accounts	Amount
							No. of Accounts	Amount	No. of Accounts	Amount		
	(a) Automobiles :											
01	(i) Trucks and lorries											
02	(ii) Cars											
03	(iii) Scooters											
04	(iv) Others											
	(b) Household Durables :											
001	(i) Radio receivers											
002	(ii) Fans											
003	(iii) Refrigerators											
004	(iv) Sewing machines											
005	(v) Others											
010	(c) Agricultural implements (tractors, bulldozers, etc.)											
020	(d) Industrial machinery or tools or equipment for use in industry.											
030	(e) All others											
040	Total (a+b+c+d+e)											

**Manager's Certificate :** Certified that the data relating to hire-purchase business of the company shown under sections (i) and (ii) have been verified and found to have been correctly prepared.

Date :

Signature of Manager :

Name :

(Space for the use of the Reserve Bank of India)

Confidential

FORM—LC

Period	Status	Business	State

Coded by  
Checked by  
Punched by  
Verified by

## Instructions

1. Answers to the questions at 1 to 7 in section (i) of this Part should be furnished in detail, when this return is submitted for the first time. Thereafter, only changes or additional information, if any, need be indicated.

2. In the case of any company, which is required to submit this return, but which carries on chit fund business also as a foreman, hire-purchase transactions or loans, if any, which are treated as assets of the chit funds need not be included.

3. The returns in section (ii) of this Part should be submitted once a year, before the 30th June, showing the position as on the dates specified. If the company's financial year is different, the returns in Section (ii) should be filled with reference to the financial year of the company ending on a date nearest to the 31st March, the two half-year periods within that year being deemed to be the first six months and the second six months (or the half-year period as defined in the directions).

The returns, after completion, should be sent to the Chief Officer, Department of Non-Banking Companies, Reserve Bank of India, 15, Netaji Subhas Road, Post Box No. 571, Calcutta-1.

## THIRD SCHEDULE

(Please see paragraph 13)

(To be filled in by all loan companies and by all mutual benefit financial companies, which grant loans and advances as their main business.)

## RESERVE BANK OF INDIA

Department of Non-Banking Companies

Calcutta-1

## PART I

Deposits with Companies granting loans and advances.

(Please read the Instructions at the end carefully before filling in the Form)

Code No.

Name of the Company :

Address :

State :

Status\*: Private/limited company/  
Branch of a foreign company.

\*Strike off whatever is not applicable.

## (i) Deposits Outstanding

(Amounts in thousands of rupees)

As on March 31, 196

Code No.	Types of loans, receipts and deposits	No. of Accounts	Amount
I. Exempted loans or other receipts not counting as deposits :			
1	(a) Managing Agents, Secretaries and Treasurers, Directors and Shareholders ..		
2	(b) Employees .. .. .		
3	(c) Purchasing, Selling or other Agents .. .. .		
4	(d) Holding or subsidiary companies .. .. .		
5	(e) Other exempted loans or receipts not counting as deposits .. .. .		
6	(f) Total (a+b+c+d+e) .. .. .		
II. Deposits :			
7	(a) Deposits from other joint stock companies (including companies in the same group)		
8	(b) All other deposits .. .. .		
9	III. Total of I and II above .. .. .		

## (ii) Period of Deposits

(Amounts in thousands of rupees)

As on March 31, 196

Code No.	Types of loans, receipts and deposits	Code No.	Period of Deposits	No. of Accounts	Amount
0	I. Exempted loans or other receipts not counting as deposits, i.e. loans or other receipts from managing agents, secretaries and treasurers, directors, shareholders, employees and purchasing, selling or other agents or holding or subsidiary companies and all other exempted loans or other receipts.	1	Repayable, on demand, or on notice or otherwise in less than 6 months.		
		2	Repayable, by notice or otherwise, after a period of 6 months or more but less than 12 months.		
		3	Repayable, by notice or otherwise, after a period of 12 months or more but less than 24 months.		
		4	Repayable, by notice or otherwise, after a period of 24 months or more but less than 36 months.		
		5	Repayable, by notice or otherwise, after a period of 36 months or more but less than 60 months.		
		6	Repayable, by notice or otherwise, after a period of 60 months or more.		
		7	Total of 1 to 6 .. .. .		
00	II. Deposits (including deposits from other joint stock companies including companies in the same group).	1	Repayable after a period of 6 months or more but less than 12 months.		
		2	Repayable after a period of 12 months or more but less than 24 months.		
		3	Repayable after a period of 24 months or more but less than 36 months.		
		4	Repayable after a period of 36 months or more but less than 60 months.		
		5	Repayable after a period of 60 months or more.		
		6	Any other deposits (the details to be specified)		
		7	Total of 1 to 6 .. .. .		
000	III. Total of I & II .. .. .				

Note : Total of item III of section (i) must tally with the total of Item III of section (ii).

## (iii) Rates of interest (exclusive of brokerage paid for obtaining deposits)

(Amounts in thousands of rupees)

As on March 31, 196

Code No.	Types of loans, receipts and deposits	Code No.	Rate of Interest	Amount of Deposits
0	I. Exempted loans or other receipts not counting as deposits, i.e. loans or other receipts from managing agents, secretaries and treasurers, directors, shareholders, employees and purchasing, selling or other agents, or holding or subsidiary companies and all other exempted deposits .. .. .	1	5% and below .. .. .	
		2	More than 5% but less than 7% .. .. .	
		3	7% or more but less than 9% .. .. .	
		4	9% or more but less than 10% .. .. .	
		5	10% or more but less than 12% .. .. .	
		6	12% or more .. .. .	

Code No.	Type of loans, receipts and deposits	Code No.	Rate of Interest	Amount of Deposits
00	II. Deposits (including deposits from other joint stock companies including companies in the same group)	1	5% and below	.. ..
		2	More than 5% but less than 7%	.. ..
		3	7% or more but less than 9%	.. ..
		4	9% or more but less than 10%	.. ..
		5	10% or more but less than 12%	.. ..
		6	12% or more	.. ..
000	III. Total of I & II .. .. .			

Note :—The total of Item III of section (iii) must tally with the total of Item III of sections (i) and (ii).

Manager's Certificate : Certified that the figures of deposits and interest rates under sections (i), (ii) and (iii) have been verified and found to have been correctly prepared.

Certified also that the paid-up capitals and the free reserves, as defined in Clause 2(1) (g) of the Non-Banking Financial Companies (Reserve Bank) Directions, 1966, of the company as on the 31st March 196... amounted to Rs....lakhs and Rs....lakhs respectively.

Signature of Manager

Name :

Date :

(Space of the use of the Reserve Bank of India)

Period	Status	Business	State	Coded by
				Checked by
				Punched by
				Verified by

#### Instructions

1. The return in this Part should be submitted once a year before the 30th June, with reference to the Company's position as on March 31.

2. In sections (i), (ii) and (iii) of this Part the number of accounts should be given in full figures and the amounts of deposits should be given in thousands of rupees. Amounts should be rounded off to the nearest thousand and three zeros omitted. Thus, an amount of Rs. 4,560 should be shown as 5 and not as 4.6 or 5,000.

3. In the case of any company, which is required to submit this return, but which carries on chit fund business also as a foreman, amounts received by way of subscriptions under the chit or kuri agreements will not be treated as deposits, vide clause (viii) of paragraph 2(1)(f) of the Non-Banking Finance Companies (Reserve Bank) Directions, 1966.

4. In the absence of any indication to the contrary, the definitions in the Non-Banking Financial Companies (Reserve Bank) Directions, 1966, so far as they are relevant, will be applicable.

The returns, after completion, should be sent to the Chief Officer, Department of Non-Banking Companies, Reserve Bank of India, 15, Netaji Subhas Road, Post Box No. 571, Calcutta-1.

#### PART II

##### Returns of loans and advances and investments

(Please read the Instructions at the end carefully before filling in the Form)

Code No. \_\_\_\_\_

Name of the Company : \_\_\_\_\_

Address : \_\_\_\_\_

State : \_\_\_\_\_

Status\* Private/Public limited company/  
Branch of a foreign company.

\*Strike off whatever is not applicable.

(i) Loans and advances Outstanding  
(Classified by types of borrowers)  
(Amounts in thousands of rupees)

Name of party	As on March 31, 196
I. Bodies corporate in the same group :	
1.	
2.	
3.	
4.	
etc.	
II. Bodies corporate not in the same group :	
1.	
2.	
3.	
4.	
etc.	

#### III. Total bodies corporate

#### IV. Parties other than bodies corporate :

1. Directors .. ..
2. Managing Agents, Secretaries and Treasurers.
3. Shareholders .. ..
4. Chief Executive Officer and other employees .. ..
5. Purchasing, Selling or other Agents .. ..
6. Others .. ..

#### V. Grand Total.. (All loans and advances outstanding).

#### (ii) Classification of loans and advances outstanding by security (Amounts in thousands of rupees)

Code No.	Security	As on March 31, 196
I. Food Articles		
	1. Paddy and rice	
	2. Wheat	
	3. Other Cereals	
	4. Sugar	
	5. Gur	
	6. Vegetable Oils	
	7. All other food articles	
II. Industrial Raw Materials		
	8. Groundnuts	
	9. Other Oilseeds	
	10. Cotton and Kapas	
	11. Raw Jute	
	12. All other industrial raw materials.	
III. Plantation Products		
	13. Tea	
	14. Coffee, Cashewnuts and other plantation products.	
IV. Manufactures and Minerals		
	15. Cotton textiles	
	16. Jute textiles	
	17. Other textiles	
	18. Coal	
	19. Iron and Steel and engineering products.	
	20. All other manufactured goods.	
V. Other Securities		
	21. Real Estate	
	22. Gold and silver bullion and ornaments	
	23. Fixed deposits in banks	
	24. Government and other trustee securities.	
	25. Shares and debentures of Joint Stock Companies.	
	26. All other secured advances.	
VI. Unsecured advances		
VII. Total all loans and advances		



(iii) *Classification of loans advances outstanding by purpose*  
(Amounts in thousands of rupees)

Code No.	Purpose	As on March 31, 196 .
	I. Industry, i.e. to industrial concerns as defined in paragraph 2(1) (j)	
	II. Commerce, i.e. wholesale trade, retail trade and movement or transport of crops and goods.	
	III. Agriculture, i.e. foodgrains, pulses and other agricultural commodities.	
	IV. Professional loans, i.e. loans for financing professional activities or business.	
	V. Personal loans	
	VI. All other loans.	
	VII. Total all loans and advances	

Note :—the total of item VII in section (ii) and item VII in Section (iii) should agree with item V in Section (i).

(iv) *Investments*  
(Classified by status of borrowers i.e. in the same group or not in the same group)  
(Amounts in thousands of rupees)

Particulars	As on March 31, 196 .
I. Bodies corporate in the same group	
1.	
2.	
3.	
4.	
etc.	
II. Bodies corporate not in the same group	
1.	
2.	
3.	
4.	
etc.	
III. Total bodies corporate .. ..	
IV. Other investments .. ..	
V. Grand total .. ..	
(all investments)	

(v) *Investments in shares, debentures and other securities as on March 31, 196 .*

(Please read the Instructions at the end carefully before filling in the Form)

(Amounts in thousands of rupees)

Code No.	A. Investments in shares and debentures of companies	Total investment in ordinary and preference shares and debentures of companies		
		Face value	Book value	Market value
100	1. Textiles :			
101	(a) Cotton Textiles			
102	(b) Jute Textiles			
103	(c) Silk, Rayon & other artificial fibres.			
104	(d) Woollen Textiles			
105	(e) Others			
120	2. Sugar			
130	3. Iron and Steel			
140	4. Non-ferrous Metals			
150	5. Electricity generation and supply..			
160	6. Engineering			
170	7. Automobiles and ancillaries.			
180	8. Electrical Machinery			
190	9. Machinery other than transport and electrical			
200	10. Transport equipment			
210	11. Chemicals:			
211	(a) Basic Industrial Chemicals			
212	(b) Pharmaceutical & Medicinal Preparations			
213	(c) Other chemicals			
220	12. Mining:			
221	(a) Coal mining			
	(b) Other mining			
230	13. Paper and Paper products			
240	14. Cement			
250	15. Mineral Oil			
260	16. Matches			
270	17. Plantation:			
271	(a) Tea			
272	(b) Coffee			
273	(c) Rubber			
274	(d) Others			
280	18. Financial Companies:			
281	(a) Banks			
282	(b) Insurance Companies			
283	(c) Investment Trusts			
284	(d) Others			
290	19. Trading			
300	20. Shipping and other transport			
310	21. Construction			
320	22. Total of A			
	B. Government and other Trustee securities :			
401	(i) Central Government loans			
402	(ii) State Government loans			
403	(iii) Government Savings or Annuity Certificates and other obligations			



1	2	3	4	5	6	7	8	9	13	11	12
004	(iv) Sewing machines ..										
005	(v) Others .. ..										
010	(c) Agricultural implements (tractors, bulldozers, etc.)										
020	(d) Industrial machinery or tools or equipment for use in industry.										
030	(e) All others .. ..										
040	Total (a+b+c+d+e)										

**Manager's Certificate** :—Certified that the data relating to hire-purchase business of the company shown under sections (i) and (ii) have been verified and found to have been correctly prepared.

Date :

Signature of Manager:

Name :

Space for the use of the reserve Bank of India

Confidential

FORM—RPF

Period	Status	Business	State

Coded by  
Checked by  
Punched by  
Verified by

#### FOURTH SCHEDULE

(Please see paragraph 13)

(To be filled in by all housing finance companies and by mutual benefit financial companies carrying on as their principal business the financing of the acquisition or construction of houses, including the acquisition or development of plots of land in connection therewith.)

#### RESERVE BANK OF INDIA

#### Department of Non-Banking Companies

Calcutta-1

#### PART I

Operations of Housing Finance Companies

(Please read the Instructions at the end carefully before filling in the Form)

Code No.

\_\_\_\_\_ Name of the Company : \_\_\_\_\_

\_\_\_\_\_ Address : \_\_\_\_\_

\_\_\_\_\_ State : \_\_\_\_\_

\_\_\_\_\_ Status\* Private/Public limited company/  
Branch of a foreign company.

\*Strike off whatever is not applicable.

#### Instructions

1. Answers to the questions at 1 to 7 in section (i) of this Part should be furnished in detail, when this return is submitted for the first time. Thereafter, only changes or additional information, if any, need be indicated.

2. In the case of any company, which is required to submit this return, but which carries on chit fund business also as a foreman, hire-purchase transactions or loans, if any, which are treated as assets of the chit funds need not be included.

3. The returns in section (ii) of this Part should be submitted once a year, before the 30th June, showing the position as on the dates specified. If the company's financial year is different, the returns in Section (ii) should be filled with reference to the financial year of the company, ending on a date nearest to the 31st March, the two half-year periods within that year being deemed to be the first six months and the second six months (or the half-year period as defined in the directions).

The returns, after completion, should be sent to the Chief Officer, Department of Non-Banking Companies, Reserve Bank of India, 15, Netaji Subhas Road, Post Box No. 571, Calcutta-1.

#### (i) Deposits Outstanding

(Amounts in thousands of rupees)

As on March 31, 196 .

Code No.	Types of loans, receipts and deposits	No. of Accounts	Amount
	I. Exempted loans or other receipts, not counting as deposits :		
1	(a) Managing Agents, Secretaries and Treasurers, Directors and Shareholders ..		
2	(b) Employees .. ..		
3	(c) Purchasing, Selling or other Agents .. ..		
4	(d) Holding or subsidiary companies .. ..		
5	(e) Other exempted deposits, if any .. ..		
6	(f) Total (a+b+c+d+e) .. ..		
	II. Deposits :		
7	(a) Deposits from other joint stock companies (including companies in the same group) .. ..		
8	(b) All other deposits .. ..		
9	III. Total of I and II above .. ..		

#### (ii) Period of Deposits

(Amounts in thousand of rupees)

As on March 31, 196 .

Code No.	Types of loans, receipts and deposits	Code No.	Period of deposits	No. of Accts.	Amount
0	I. Exempted loans or other receipts not counting as deposits i.e. loans or other receipts from managing agents, secretaries and treasurers, directors, shareholders, employees and purchasing, selling or other agents or holding or subsidiary companies and all other exempted loans or other receipts.	1	Repayable on demand, or on notice or otherwise in less than 6 months.		
		2	Repayable, by notice or otherwise after a period of 6 months or more but less than 12 months.		
		3	Repayable, by notice or otherwise after a period of 12 months or more but less than 24 months.		
		4	Repayable by notice or otherwise, after a period of 24 months or more but less than 36 months.		

Code No.	Types of loans receipts and Deposits	Code No.	Period of Deposits	No. of Accts.	Amount
		5	Repayable, by notice or otherwise, after a period of 36 months or more but less than 60 months.		
		6	Repayable, by notice or otherwise, after a period of 60 months or more.		
		7	Total of 1 to 6		
00	II. Deposits (including deposits from other joint stock companies including companies in the same group).	1	Repayable after a period of 6 months or more but less than 12 months.		
		2	Repayable after a period of 12 months or more but less than 24 months.		
		3	Repayable after a period of 24 months or more but less than 36 months.		
		4	Repayable after a period of 36 months or more but less than 60 months.		
		5	Repayable after a period of 60 months or more.		
		6	Any other deposits (the details to be specified).		
		7	Total of 1 to 6.		
000	III. Total of I & II.				

Note : Total of item III of Section (i) must tally with the total of item III of Section (ii)

(iii) Rates of interest (exclusive of brokerage paid for obtaining deposits) on Deposits

As on March 31, 1966			(Amounts in thousands of rupees)		
Code No.	Types of loans, receipts or deposits	Code No.	Rate of interest	Amount of deposits	
0	I. Exempted loans or other receipts not counting as deposits i.e. loans or other receipts from managing agents, secretaries and treasurers, directors, shareholders, employees and purchasing, selling or other agents or holding or subsidiary companies and all other exempted deposits.	1	5% and below		
		2	More than 5% but less than 7%		
		3	7% or more but less than 9%		
		4	9% or more but less than 10%		
		5	10% or more but less than 12%		
		6	12% or more		
00	II. Deposits (including deposits from other joint stock companies including companies in the same group).	1	5% and below		
		2	more than 5% but less than 7%		
		3	7% or more but less than 9%		
		4	9% or more but less than 10%		
		5	10% or more but less than 12%		
		6	12% or more		
000	III. Total of I and II				

Note: The total of Item III of section(iii) must tally with the total of Item III in section (i) and (ii).

Manager's Certificate : Certified that the figures of Deposits and interest rates under sections (i); (ii) and (iii) have been verified and found to have been correctly prepared.

Signature of Manager

Name:

Date:

(Space for the Reserve Bank of India)

Period	Status	Business	State

Coded by  
Checked by  
Punched by  
Verified by

Bank) Directions, 1966, so far as they are relevant, will be applicable.

The returns, after completion, should be sent to the Chief Officer, Department of Non-Banking Companies, Reserve Bank of India, 15, Netaji Subhas Road, Post Box No. 571, Calcutta-1.

#### Instructions

1. The return in this Part should be submitted by all housing finance companies and all miscellaneous financial companies financing the acquisition or construction of houses including the acquisition or development of plots of land in connection therewith, once a year, before the 30th June, of that year with reference to the company's position as on March 31.

2. In sections (i), (ii) and (iii) of this Part the number of accounts should be given in full figures and the amounts of deposits should be given in thousands of rupees. Amounts should be rounded off to the nearest thousand and three zeros omitted. Thus, an amount of Rs. 4,560 should be shown as 5 and not as 4.6 or 5,000

3. In the case of any company, which is required to submit this return, but which carries on chit fund business also as a foreman, amounts received by way of subscriptions under the chit or kurl agreements, will not be treated as deposits, vide clause (viii) of paragraph 2(1)(f) of the Non-Banking Financial Companies (Reserve Bank) Directions, 1966.

4. In the absence of any indication to the contrary, the definitions in the Non-Banking Financial Companies (Reserve

#### PART II

##### Housing Finance Business

Code No.

Name of the Company : \_\_\_\_\_

Address : \_\_\_\_\_

State : \_\_\_\_\_

Status\* : Private/Public limited company/  
Branch of a foreign company.

\*Strike off whatever is not applicable.

##### (i) Questionnaire

1. Apart from interest charges, do you levy or collect any other fees, e.g. for the investigation of titles, legal charges, stamp duty, registration and architect's fees or other expenses? If so, indicate briefly the nature of these charges.

2. Do you levy any penal interest in the event of delay in the repayment of the loans on the due dates?

3. Do you charge any commitment fee or interest, in case of loan, as sanctioned, is not utilised in time by the borrower?

4. What (a) primary and (b) collateral securities do you take and what is the usual or commonest margin on the value of land/property, which you retain before sanctioning a loan? Please enclose a copy of your standard form of loan contract.

NOTE.—The questionnaire may be answered in detail when this return is being submitted for the first time. Thereafter, any changes in the position may be indicated and if there has been no change in the position as last reported, this may be specifically stated.

(ii) Outstanding loans for financing the purchase of land of houses

(Amounts in thousands of rupees)

Code No.	No. of Accounts	Amount Outstanding	Lowest and Highest rates of interest charged in the category
(1) Loans to members			
	Up to Rs. 5,000	..	
	From Rs. 5,001 to Rs. 10,000.		
	From Rs. 10,001 to Rs. 15,000.		
	From Rs. 15,001 to Rs. 25,000.		
	From Rs. 25,001 to Rs. 50,000.		
	From Rs. 50,001 to Rs. 1,00,000.		
	More than Rs. 1,00,000		
(2) Loans to non-members			
	Up to Rs. 5,000	..	
	From Rs. 5,001 to Rs. 10,000.		
	From Rs. 10,001 to Rs. 15,000.		
	From Rs. 15,001 to Rs. 25,000.		
	From Rs. 25,001 to Rs. 50,000.		
	From Rs. 50,001 to Rs. 1,00,000.		
	More than Rs. 1,00,000		
(3) Total loans .. ..			

**Manager's Certificate :** Certified that the data relating to housing finance business of the company shown under sections (i) and (ii) have been verified and found to have been correctly prepared.

Date : \_\_\_\_\_ Signature of Manager ;  
Name : \_\_\_\_\_

(Space for the use of the Reserve Bank of India)

Period	Status	Business	State	Coded by
				Checked by
				Punched by
				Verified by

The returns, after completion, should be sent to the Chief Officer, Department of Non-Banking Companies, Reserve Bank of India, 15, Netaji Subhas Road, Post Box No. 571, Calcutta-1.

### PART III

#### Return of loans and advances and investments

(Please read the Instructions at the end carefully before filling in the Form)

Code No. \_\_\_\_\_

Name of the Company : \_\_\_\_\_

Address : \_\_\_\_\_

State : \_\_\_\_\_

Status\* : Private/Public limited company/  
Branch of a foreign company.

\*Strike off whatever is not applicable.

#### (i) Loans and Advances Outstanding

(Classified by types of borrowers)

(Amounts in thousands of rupees)

Name of party	As on March 31, 196
I. Bodies corporate in the same group	
1.	
2.	
3.	
4.	
etc.	
II. Bodies corporate not in the same group	
1.	
2.	
3.	
4.	
etc.	
III. Total bodies corporate	
IV. Parties other than bodies corporate	
1. Directors	
2. Managing Agents, Secretaries and Treasurers	
3. Shareholders	
4. Chief Executive Officer and other employees	
5. Purchasing, Selling or other Agents.	
6. Others	
V. Grand Total	
(All loans and advances outstanding)	

#### (ii) Investments

(Amounts in thousands of rupees)

Particulars	As on March 31, 196
I. Bodies corporate in the same group	
1.	
2.	
3.	
4.	
etc.	
II. Bodies corporate not in the same group	
1.	
2.	
3.	
4.	
etc.	
III. Total bodies corporate	
IV. Government securities	
V. Other investments	
VI. Grand total	
(all investments)	

**Manager's Certificate :** Certified that the particulars of loans and advances and investments shown under Sections (i) and (ii) have been verified and found to have been correctly prepared.

Date : \_\_\_\_\_ Signature of Manager :  
Name : \_\_\_\_\_

(Space for the use of the Reserve Bank of India)

Period	Status	Business	State	Coded by
				Checked by
				Punched by
				Verified by

#### Instructions

1. A group for the purposes of this return has the same meaning as in sub-section (11) of section 372 of the Companies Act, 1956.

2. Book debts are not to be shown in section (i) unless a transaction represented by the book debt was, from the very beginning, in the nature of a loan.

3. Under 'Others' in IV(6) of section (i) separate details should be given in respect of parties to whom loans and advances in excess of 10% of the subscribed capital of the company have been granted and are outstanding.

4. Government securities for the purposes of section (ii) are those notified under Section 2 of the Public Debt Act, 1944.

5. In the case of chit fund companies, the return in this Part is not required to be furnished in respect of the funds attributable to chits or kuries which are invested or employed by the company as a foreman or agent on behalf of the subscribers to the chits or kuries.

6. The returns in sections (i) and (ii) of this Part should be submitted once every year, with reference to the company's position as at the end of March, not later than the 30th June of that year.

The returns, after completion, should be sent to the Chief Officer, Department of Non-Banking Companies, Reserve Bank of India, 15, Netaji Subhas Road, Post Box No. 571, Calcutta-1.

#### PART IV

##### Particulars of (1) Deposits and (2) Liquid Assets

(Particulars of deposits and liquid assets, i.e. (1) and (2) below, should contain data as at the end of each month, for a period of twelve months ending on the 31st March of the year, with reference to which the return is submitted.)

(Amounts in thousands of rupees)

Code No.		April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.
001	(1) Deposits [as defined in clause 2(1) (f)]												
	(2) Liquid Assets:												
1	(a) in cash												
2	(b) in Current Accounts with scheduled banks												
3	(c) in unencumbered securities of the Central Government or the State Governments or in other unencumbered securities in which a Trustee is entitled to invest trust money												

**Manager's Certificate :** Certified that the figures relating to deposits and liquid assets have been correctly prepared.

Date :

Signature of Manager  
Name

**Instructions:—**The return in this Part should be submitted by all housing finance companies and all mutual benefit financial companies financing the acquisition or construction of houses, including the acquisition or development of plots of land in connection therewith, once a year, before the 30th June of that year.

Confidential

FORM—MF

#### PART I

Deposits with miscellaneous financial companies  
(Please read the Instructions at the end carefully before filling in the Form)

#### FIFTH SCHEDULE

(Please see paragraph 13)

(This form is to be filled in by all miscellaneous financial companies and all mutual benefit financial companies other than those submitting returns in the First, Second, Third or Fourth Schedule.)

RESERVE BANK OF INDIA

Department of Non-Banking Companies

Calcutta-1

Code No. \_\_\_\_\_  
Name of the Company : \_\_\_\_\_  
Address : \_\_\_\_\_  
State : \_\_\_\_\_  
Status\* : Private/Public limited company/  
Branch of a foreign company.  
\*Strike off whatever is not applicable.

#### (i) Deposits outstanding

As on March 31, 196

(Amounts in thousands of rupees)

Code No.	Types of loans, receipts and deposits	No. of Accounts	Amount
	I. Exempted loans or other receipts, not counting as deposits :		
1.	(a) Managing Agents, Secretaries and Treasurers, Directors and Shareholders.		
2.	(b) Employees		
3.	(c) Purchasing, Selling or other Agents		
4.	(d) Holding or subsidiary companies		
5.	(e) Other exempted loans, or receipts, not counting as deposits, if any		
6.	(f) Total (a+b+c+d+e)		
	II. Deposits :		
7.	(a) Deposits from other joint stock companies (including companies in the same group)		
8.	(b) All other deposits		
9.	III. Total of I and II above		

#### (ii) Period of Deposits

As on March 31, 196

(Amounts in thousands of rupees)

Code No.	Types of loans, receipts or deposits	Code No.	Period of deposits	No. of Accounts	Amount
0	I. Exempted loans or other receipts not counting as deposits, i.e. loans or other receipts from managing agents, secretaries, and treasurers, directors, shareholders,	1.	Repayable on demand, or on notice or otherwise in less than 6 months.		

Code No.	Types of loans, receipts or deposits	Code No.	Period of deposits	No. of Accounts	Amount
	employees and purchasing, selling or other agents or holding or subsidiary companies and all other exempted Loans or other receipts	2	Repayable, by notice or otherwise, after a period of 6 months or more but less than 12 months.		
		3.	Repayable, by notice or otherwise, after a period of 12 months or more but less than 24 months.		
		4.	Repayable, by notice or otherwise, after a period of 24 months or more but less than 36 months.		
		5.	Repayable, by notice or otherwise, after a period of 36 months or more but less than 60 months.		
		6.	Repayable, by notice or otherwise, after a period of 60 months or more.		
		7.	Total of 1 to 6.		
00	II. Deposits (including deposits from other joint stock companies including companies in the same group).	1.	Repayable after a period of 6 months or more but less than 12 months.		
		2.	Repayable after a period of 12 months or more but less than 24 months.		
		3.	Repayable after a period of 24 months or more but less than 36 months.		
		4.	Repayable after a period of 36 months or more but less than 60 months.		
		5.	Repayable after a period of 60 months or more.		
		6.	Any other deposits (the details to be specified).		
		7.	Total of 1 to 6.		
000	III. Total of I & II				

Note :—Total of Item III of section (i) must tally with the total of Item III of section (ii).

(iii) Rates of interest (exclusive of brokerage paid for obtaining deposits)

As on March 31, 196

(Amounts in thousands of rupees)

Code No.	Types of loans, receipts or deposits	Code No.	Rate of interest	Amount of deposit
0	I. Exempted loans or other receipts not counting as deposits i.e. loans or other receipts from managing agents, secretaries and treasurers, directors, shareholders, employees and purchasing, selling or other agents, or holding or subsidiary companies and all other exempted deposits.	1	5% and below	
		2	More than 5% but less than 7%.	
		3	7% or more but less than 9%.	
		4	9% or more but less than 10%.	
		5	10% or more but less than 12%.	
00	II. Deposits (including deposits from other joint stock companies including companies in the same group).	6	12% or more	
		1	5% and below	
		2	More than 5% but less than 7%.	
		3	7% or more but less than 9%.	
		4	9% or more but less than 10%.	
		5	10% or more but less than 12%.	
		6	12% or more	
000	III. Total of I and II			

Note.—The total of Item III of Section (iii) must tally with the total of Item III of Sections (i) and (ii).

Manager's Certificate : Certified that the figures of deposits and interest rates under sections (i), (ii) and (iii) have been verified and found to have been correctly prepared.

Certified also that the paid-up capital and the free reserves, as defined in Clause 2(1)(g) of the Non-Banking Financial Companies (Reserve Bank) Directions, 1966, of the company as on the 31st March, 19— amounted Rs. .... lakhs and Rs. .... lakhs respectively

Date:

Signature of Manager:  
Name:

(Space for the use of the Reserve Bank of India)

Period	Status	Business	State	Coded by
				Checked by
				Punched by
				Verified by

**Instructions**

1. The return in this Part should be submitted once a year before the 30th June with reference to the Company's position as on March 31.

2. In sections (i), (ii) and (iii) of this Part the number of accounts should be given in full figures and the amounts of deposits should be given in thousands of rupees. Amounts should be rounded off to the nearest thousand and three zeros omitted. Thus, an amount of Rs. 4,560 should be shown as 5 and not as 4.6 or 5,000.

3. In the case of any company, which is required to submit this return, but which carries on chit fund business also as a foreman, amounts received by way of subscriptions under the chit or kuri agreements will not be treated as deposits, vide clause (viii) of paragraph 2(1)(f) of the Non-Banking Financial Companies (Reserve Bank) Directions, 1966.

4. In the absence of any indication to the contrary, the definitions in the Non-Banking Financial Companies (Reserve Bank) Directions, 1966, so far as they are relevant, will be applicable.

The returns, after completion, should be sent to the Chief Officer, Department of Non-Banking Companies, Reserve Bank of India, 15, Netaji Subhas Road, Post Box No. 571, Calcutta-1.

**PART II****Return of loans and advances and investments**

(Please read the Instructions at the end carefully before filling in the Form)

Code No.

Name of the Company : \_\_\_\_\_

Address : \_\_\_\_\_

State : \_\_\_\_\_

Status\* : Private/Public limited company/

Branch of a foreign company.

\*Strike off whatever is not applicable.

**(i) Loans and Advances Outstanding**

(Classified by types of borrowers).

(Amounts in thousands rupees).

Name of party	As on March 31, 196
<b>I. Bodies corporate in the same group</b>	
1.	
2.	
3.	
4.	
etc.	
<b>II. Bodies corporate not in the same group</b>	
1.	
2.	
3.	
4.	
etc.	
<b>III. Total bodies corporate</b>	
<b>IV. Parties other than bodies corporate</b>	
1. Directors	
2. Managing Agents, Secretaries and Treasurers.	
3. Shareholders	
4. Chief Executive Officer and other employees.	
5. Purchasing, Selling or other Agents.	
6. Others	
<b>V. Grand Total</b>	
(All loans and advances outstanding).	

**(ii) Classification of loans and advances outstanding by security.**

(Amounts in thousands of rupees)

Code No.	Security	As on March 31, 196
<b>I. Food Articles</b>		
	1. Paddy and rice	
	2. Wheat	
	3. Other Cereals	
	4. Sugar	
	5. Gur	
	6. Vegetable Oils	
	7. All other food articles	
<b>II. Industries Raw Materials</b>		
	8. Groundnuts	
	9. Other Oilseeds	
	10. Cotton and Kapas	
	11. Raw Jute	
	12. All other industrial raw materials.	
<b>III. Plantation Products</b>		
	13. Tea.	
	14. Coffee, Cashewnuts and other plantation products	
<b>IV. Manufactures and Minerals</b>		
	15. Cotton textiles	
	16. Jute textiles	
	17. Other textiles	
	18. Coal	
	19. Iron and Steel and Engineering products.	
	20. All other manufactured goods	
<b>V. Other Securities</b>		
	21. Real Estate	
	22. Gold and silver bullion and ornaments.	
	23. Fixed deposits in banks	
	24. Government and other trustee securities.	
	25. Shares and debentures of Joint Stock Companies.	
	26. All other secured advances	
<b>VI. Unsecured Advances</b>		
<b>VII. Total all loans and advances</b>		

**(iii) Classification of advances outstanding by purpose.**

(Amounts in thousands of rupees)

Code No.	Purpose	As on March 31, 196
<b>I. Industry, i.e. to industrial concerns as defined in paragraph 2(1)(j).</b>		
<b>II. Commerce, i.e. wholesale trade, retail trade and movement or transport of crops and goods.</b>		
<b>III. Agriculture, i.e. foodgrains, pulses and other agricultural commodities.</b>		
<b>IV. Professional loans, i.e. loans for financing professional activities or business.</b>		
<b>V. Personal loans</b>		
<b>VI. All other loans</b>		
<b>VII. Total all loans and advances</b>		

**Note:**—The total of item VII in Section (ii) and item VII in Section (iii) should agree with item V in Section (i)

**(iv) Investments**

(Classified by status of borrowers, i.e. in the same group or not in the same group).

(Amounts in thousands of rupees)

Particulars	As on March 31, 196
<b>I. Bodies corporate in the same group</b>	
1.	
2.	
3.	
4.	
etc.	
<b>II. Bodies corporate not in the same group.</b>	
1.	
2.	
3.	
4.	
etc.	
<b>III. Total bodies corporate</b>	
<b>IV. Other investments</b>	
<b>V. Grand Total</b>	
(all investments)	



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(v) Investments in shares, debentures and other securities as on March, 31, 196 :

(Please read the Instructions at the end carefully before filling in the Form)

(Amounts in thousands of rupees)

Code No.	Total investments in ordinary and preference shares and debentures of companies			
	Face Value	Book Value	Market	Value
A. Investments in shares and debentures of companies.				
100	1. Textiles:			
101	(a) Cotton Textiles			
102	(b) Jute Textiles			
103	(c) Silk, Rayon & other artificial fibres			
104	(d) Woollen Textiles			
105	(e) Others			
120	2. Sugar			
130	3. Iron and Steel			
140	4. Non-ferrous Metals			
150	5. Electricity generation and supply			
160	6. Engineering			
170	7. Automobiles and ancillaries			
180	8. Electrical Machinery			
190	9. Machinery other than transport and electrical			
200	10. Transport equipment			
210	11. Chemicals:			
211	(a) Basic Industrial Chemicals			
212	(b) Pharmaceutical & Medicinal preparations			
213	(c) Other chemicals			
220	12. Mining:			
221	(a) Coal mining			
222	(b) other mining			
230	13. Paper and Paper products			
240	14. Cement			
250	15. Mineral Oil			
260	16. Matches			
270	17. Plantation:			
271	(a) Tea			
272	(b) Coffee			
273	(c) Rubber			
274	(d) Others			
280	18. Financial Companies:			
281	(a) Banks			
282	(b) Insurance Companies			
283	(c) Investment Trusts			
284	(d) Others			
290	19. Trading			
300	20. Shipping and other transport			
310	21. Construction			
320	22. Total of A			
B. Government and other Trustee securities :				
401	(i) Central Government loans			
402	(ii) State Government loans			
403	(iii) Government Savings or Annuity Certificates and other obligations			
404	(iv) Municipal loans and debentures			
405	(v) Port Trust loans and debentures			
406	(vi) Others			
410	Total of B			
500	C. Other investments (Please specify)			
600	Total of A + B + C			

Manager's Certificate: --Certified that the figures relating to loans and advances and investments in Sections (i) to (v) have been verified and found to have been correctly prepared.

Date:

Signature of Manager :

Name :

Space for the use of the Reserve Bank of India)

Period	Status	Business	State	Coded by	Checked by	Punched by	Verified by

*Instructions*

1. A group for the purposes of this return has the same meaning as in sub-section (11) of section 372 of the Companies Act, 1956.
2. Book debts are not to be shown in section (i) unless a transaction represented by the book debt was, from the very beginning, in the nature of a loan.
3. Under 'Others' in IV(6) of section (i) separate details should be given in respect of parties to whom loans and advances in excess of 10% of the subscribed capital of the company have been granted and are outstanding.
4. Government securities for the purposes of this return are those notified under Section 2 of the Public Debt Act, 1944.
5. In the case of chit fund companies, the return in this Part is not required to be furnished in respect of the funds attributable to this or kuries which are invested or employed by the company as a foreman or agent on behalf of the subscribers to the chits or kuries.
6. Details of all shares, debentures and other securities whether held on investment account or stock in trade should be given.
7. Investments in shares and debentures of companies are to be grouped according to the principal business of the company concerned.
8. Amounts should be rounded off to the nearest thousand and three zeros omitted. Thus, an amount of Rs. 4,560 should be shown as 5 and not as 4.6 or 5,000.
9. The face value for partly paid shares should be the amount paid-up as on March 31 of the relevant year. In case any shares are not quoted on the market, the value as certified by the managing directors or other competent authority should be included under the column 'Market value'. The purchase cost or sale proceeds as shown in brokers' contracts (exclusive of transfer fees, stamp duty and brokerage) should be indicated. Depreciation allowed or revaluation of investments made for the purpose of the balance sheet should not be adjusted but shown separately in a footnote at the end of the return.
10. The returns in sections (i) to (v) of this Part are required to be submitted once a year showing the position for each year commencing from 1st April, and ending with

31st March. The returns should be submitted not later than the 30th June of that year.

The returns, after completion, should be sent to the Chief officer, Department of Non-Banking Companies, Reserve Bank of India, 15, Netaji Subhas Road, Post Box No. 571, Calcutta-1.

**PART III***Hire-Purchase Business*

(Please read the Instructions at the end carefully before filling in the Form)

Code No.

Name of the Company : \_\_\_\_\_

Address : \_\_\_\_\_

State : \_\_\_\_\_

Status : (Private/Public limited company/  
Branch of a foreign company)*(i) Questionnaire*

1. Are you a subsidiary of any manufacturing company or otherwise affiliated to any manufacturing or trading establishment? If so, indicate very briefly the necessary details of such company.
2. Mention the broad types of goods you deal with on a hire-purchase basis (e.g. automobiles, household durable goods, etc.).
3. What is the usual rate of interest (per cent per annum) you charge for hire-purchase credit for the majority of accounts? Do you charge interest on the entire amount of the hire-purchase credit as sanctioned or on the actual amount of the credit outstanding from time to time? Do you disburse the hire-purchase credit as sanctioned, without any reduction in advance on account of interest? At what intervals do you collect interest?
4. What are the main items of charges, besides interest, included in the hire-purchase sale price of the goods? (Please send us a copy of the form of agreement made with hirers if it has not been furnished already).
5. On what basis do you fix the amount of down payment or cash deposit from the hirer? If it is a fixed percentage of the sale price of the goods in question, please state the percentage.
6. Do you pay interest on the cash deposit or down payment taken from hirers? If so, please state the rate of interest (per cent per annum) allowed.
7. Besides capital and reserves and hirers' balances, what are the other sources of funds for your business?

*(ii) Hire purchase Business for the year ended March 31, 196 .*

(Amounts in thousands of rupees)

Code No.	Goods on hire	New credit sanctioned		Period of contract	Outstanding credit at the end of the previous year ending March 31		Instalments and other payments received during the half year September 30 March 31				Outstanding credit at the end of the current year ending March 31		
		No. of Accounts	Amount		No. of Accounts	Amount	No. of Account	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
(a) Automobiles :													
01	(i) Trucks and lorries												
02	(iii) Cars												
03	(iii) Scooters												
04	(iv) Others												
(b) Household Durables :													
001	(i) Radio receivers												
002	(ii) Fans												
003	(iii) Refrigerators												
004	(iv) Sewing machines												
005	(v) Others												
010	(c) Agricultural implements (tractors, bulldozers, etc.).												
020	(d) Industrial machinery or tools or equipment for use in industry												
030	(e) All others												
040	Total (a+b+c+d+e)												

*Manager's Certificate* :—Certified that the data relating to hire-purchase business of the company shown under sections (i) and (ii) have been verified and found to have been correctly prepared.

Date :

Signature of Manager :

Name :

(Space for the use of the Reserve Bank of India)

Period	Status	Business	State	Coded by Checked by Punched by Verified by
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*Instructions*

1. Answers to the questions at 1 to 7 in Section (i) of this Part should be furnished in detail, when this return is submitted for the first time. Thereafter, only changes or additional information, if any, need be indicated.

2. In the case of any company, which is required to submit this return, but which carries on chit fund business also as a foreman, hire-purchase transactions or loans, if any, which are treated as assets of the chit fund need not be included.

3. The returns in Section (ii) of this Part should be submitted once a year, before the 30th June, showing the position as on the dates specified. If the company's financial year is different, the returns in Section (ii) should be filed with reference to the financial year of the company, ending on a date nearest to the 31st March, the two half-year periods within that year being deemed to be the first six months and the second six months (or the half-year period as defined in the directions).

The returns, after completion, should be sent to the Chief officer, Department of Non-Banking Companies, Reserve Bank of India, 15, Netaji Subhas Road, Post Box No. 571, Calcutta-1.

No DNBC.2/ED(S)-66.—The Reserve Bank of India having considered it necessary in the public interest and being satisfied that for the purpose of enabling the Bank to regulate the credit system to the advantage of the country, it is necessary to give the directions set out below, hereby, in exercise of the powers conferred by Sections 45J, 45K and 45L of the Reserve Bank of India Act, 1934, and of all the powers enabling it in this behalf, and in supersession of the earlier Orders No. ED. DPPR. 5630/MRC. 95-65, dated May 7, 1965 and No. ED. DPPR. 1209/MRC. 95-66, dated January 7, 1966, as amended from time to time, gives to every non-banking non-financial company the directions hereinafter specified.

**PART I—PRELIMINARY**

1. These directions shall be known as the Non-Banking Non-Financial Companies (Reserve Bank) Directions, 1966. They shall come into force with effect from January 1, 1967 and any reference in these directions to the date of commencement thereof shall be deemed to be a reference to that date.

2. (1) In these directions, unless the context otherwise requires,

(a) "associate member" in relation to a mutual benefit financial company means any person who, on payment to the company of any sum of money, whether refundable to him or otherwise, is admitted to any or all of the rights and privileges of the members of the company and continues to be entitled to such rights;

(b) "advertisement" means any matter published on behalf of the company in a newspaper and any other written or printed matter published in the form of a notice, prospectus, circular or other document or any other material or text appearing on posters, bill boards and hoardings and includes any matter appearing on lantern slides or exposed cinematograph films, but does not include any script broadcast on the radio;

(c) "banking company" means a banking company as defined in Section 5(c) of the Banking Regulation Act, 1949 (10 of 1949);

(d) "chit fund company" means any company, not being a banking company, carrying on as its principal business the management, conduct or supervision as a foreman or agent of any transaction or arrangement by which it enters into an agreement with a number of subscribers that every one of them shall subscribe a certain sum by instalments for a definite period, and that each subscriber in his turn, as determined by lot or by auction or by tender or in such other manner as may be provided for in the agreement, shall be entitled to a prize amount;

(e) "company" means a company as defined in Section 3 of the Companies Act, 1956 (1 of 1956) and includes a foreign company within the meaning of Section 591 of the said Act but does not include a company which is being wound up under any law for the time being in force;

(f) "deposit" means any deposit of money with, and includes any amount borrowed by, a company, but does not include

(i) any loan received from Government;

(ii) any loan raised on terms involving the issue of debentures or the creation of any mortgage, pawn, pledge or hypothecation, charge including floating charge, or lien on the assets of the company or any part thereof;

(iii) any loan received from a banking company or from the State Bank of India or from a banking institution notified by the Central Government under Section 51 of the Banking Regulation Act, 1949 (10 of 1949) or from a co-operative bank as defined in Clause (b ii) of Section 2 of the Reserve Bank of India Act, 1934 (2 of 1934) or from any person registered under any law relating to money-lending which is for the time being in force;

(iv) any loan received from the Industrial Development Bank of India established under the Industrial Development Bank of India Act, 1964, or the Industrial Finance Corporation of India established under the Industrial Finance Corporation Act, 1948 or a State Financial Corporation established under the State Financial Corporations Act, 1951 or the Industrial Credit and Investment Corporation of India Ltd. or the Madras Industrial and Investment Corporation Ltd.;

(v) any loan received by a holding company from its subsidiary or by a subsidiary from its holding company or by a company from a subsidiary of any of its subsidiaries or from a subsidiary of its holding company or from a subsidiary of the holding company of its holding company or by a company from a holding company of its holding company;

(vi) any loan received by a Government company from any other Government company;

(vii) any loan received from a member of the company or any money received from a member by way of subscription to any shares, stock, bonds and debentures (including calls or deposits received in advance);

(viii) any loan received from, or guaranteed by, the managing agents, secretaries and treasurers or directors of the company;

(ix) any money received from an employee of the company by way of security deposit;

(x) any money received from purchasing, selling or other agents in the course of or for the purposes of the business of the company or any advance received against orders for goods, properties or services; and

(xi) any money received in trust or any money in transit.

(g) "free reserves" shall include all sums shown or published in the balance sheet or in the profit and loss account of the company as being retained for any general or unspecified purpose, but shall not include depreciation, development rebate and renewal reserves or any other reserves which may be earmarked or declared by the company to be earmarked for any specified purpose;

(h) "hire purchase finance company" means any company, not being a banking company, carrying on as its principal business hire-purchase transactions or the financing of such transactions, but does not include any company which is an industrial concern or which carries on mainly the business of purchase or sale of any goods or commodities other than securities and which also undertakes hire-purchase transactions or grants any loans or advances by way of financing hire-purchase transactions in the course of carrying on its business;

(i) "housing finance company" means any company, not being a banking company, the principal business of which is the financing of the acquisition or construction of houses, including the acquisition or development of plots of land in connection therewith, but does not include any company, which is an industrial concern, or which carries on mainly the business of purchase or sale of any goods or commodities other than securities and which also finances the acquisition, construction or development of houses or of land as aforesaid;

(j) "industrial concern" means any concern engaged or to be engaged in the manufacture, preservation or processing of goods or in shipping or in mining or in the hotel industry or in the transport of passengers and goods by road or by water or by air or in the generation or distribution of electricity or any other form of power;

**Explanation :** The expression "processing of goods" includes any act or process for producing, preparing or making an article by subjecting any material to a manual, mechanical, chemical, electrical or any other like operation.

(k) "insurance company" means any company registered for any class of insurance business under section 3 of the Insurance Act, 1938 (4 of 1938);

(l) "investment company" means any company, not being a banking company, carrying on as its principal business the acquisition of securities but does not include any company which is an industrial concern or which carries on mainly the business of purchase or sale of any goods or commodities other than securities and which also acquires in the course of its business any securities as aforesaid;

(m) "loan company" means any company, not being a banking company, carrying on as its principal business the financing whether by making loans or advances or otherwise, of trade, industry, commerce or agriculture, but does not include a hire-purchase company or a housing finance company or any other company which is an industrial concern or which carries on mainly the business of the purchase or sale of any goods or commodities other than securities and which also grants any loans or advances in the course of carrying on its other business;

(n) "miscellaneous financial company" means any company, not being a banking company, carrying on as a part of its business but not as its principal business, two or more classes of financial business such as the management, conduct or supervision as a foreman or agent of any transaction or arrangement which is referred to in clause (d), or the financing of hire-purchase transactions or the acquisition or construction of houses or the acquisition or development of plots of land or the investment of its funds in securities or the grant of loans and advances, but does not include a chit fund, hire-purchase, housing finance, insurance, investment, loan, mutual benefit financial, stock exchange or stock-broking company, or any other company which is an industrial concern or which carries on mainly the business of purchase or sale of any goods or commodities other than securities and which is also engaged in any class of financial business as aforesaid;

(o) "mutual benefit financial company" means any company the principal business of which is the acceptance of deposits from its members or associate members but not from any other persons and the grant of loans and advances (whether to its members or associate members or to any other persons) or the investment of its funds in securities or otherwise for the benefit of its members and associate members;

(p) "non-banking non-financial company" means any company which is an industrial concern or which carries on mainly the purchase or sale of any goods or commodities other than securities but does not include any chit fund, hire-purchase finance, housing finance, insurance, investment, loan, miscellaneous financial, mutual benefit financial stock exchange or stock-broking company;

(q) "securities" means shares, stock, bonds, debentures, debenture stock or securities issued by Government or by a local authority or other marketable securities of a like nature;

(r) "stock exchange or stock-broking company" means any company which is a stock exchange notified under subsection (3) of Section 4 of the Securities Contracts (Regulation) Act, 1956 or any other company the principal business of which is the purchase or sale of securities as a broker or as a jobber;

(s) any other words or expressions used but not defined herein and defined in the Companies Act, 1956 (1 of 1956) shall have the meanings respectively assigned to them in that Act;

(t) the date on which an advertisement is issued shall for the purposes of these directions be deemed—

- (i) if the advertisement is published in any newspaper, to be the date on which it is so published, and
- (ii) if the advertisement is not published in any newspaper, to be the date on which the text thereof has been approved by the manager of the company.

(2) If any question arises whether the principal business of a company is such as is referred to in clause (d) or clause (h) or clause (i) or clause (l) or clause (m) or clause (o) or clause (r) or whether the company carries on mainly the business of purchase or sale of any goods other than securities, the Reserve Bank's decision thereon shall be final.

Provided that before arriving at a decision in regard to any such question, the Reserve Bank shall have regard to the following considerations and circumstances, namely:

(i) whether the value of the assets in the form of securities held by an investment company or the value of the assets in the form of loans and advances granted by and outstanding on the books of a loan company is in excess of the value of all the other assets of the investment company or the loan company as the case may be;

(ii) whether the value of the assets in the form of loans and advances on hire-purchase terms or for financing hire-purchase transactions in the case of a hire-purchase finance company, or the value of the assets in the form of loans and advances for financing the acquisition or construction of houses, including the acquisition or development of plots of land in connection therewith, in the case of a housing finance company, is in excess of all other assets of the hire-purchase or housing finance company as the case may be; and

(iii) whether the income in the case of any other company is predominantly derived from such sources or the nature of its business is such as is referred to in any of the foregoing clauses.

## PART II

### 3. Acceptance of Deposits by non-banking non-financial companies :

On and from the date of commencement of these directions, no non-banking non-financial company shall receive—

(a) any deposit repayable on demand, or on notice, or repayable after a period of less than twelve months from the date of receipt of such deposit, or renew any deposit received by it, whether before or after the date of commencement of these directions, unless such deposit, on renewal, is repayable not earlier than twelve months from the date of such renewal, and

(b) any deposit which together with any other deposits already received and outstanding on the books of the company is in excess of twenty-five per cent of the aggregate of its paid-up capital and free reserves.

### 4. Provision in respect of the existing deposits of non-banking, non-financial companies :

(1) Every non-banking non-financial company which, on the date of commencement of these directions, holds any deposit repayable on demand, or on notice, or after a period of less than twelve months from the date of commencement of these directions, shall

(i) within a period of one month from the date of commencement of these directions, in the case of a deposit repayable on demand, or on notice, and

(ii) when the deposit becomes due for repayment, in the case of any other deposit, secure by taking such steps as may be necessary, that the deposit is converted or renewed so as to make it repayable not earlier than

(a) the expiry of twelve months from the date of conversion of the deposit, if it is covered by the provisions of sub-clause (i) or

(b) the expiry of twelve months from the date of renewal of the deposit, if the deposit is covered by the provision of sub-clause (ii).

(2) Nothing in clause (1) shall be applicable to or in relation to any deposit in respect of which the company is unable to trace the depositor, but no interest shall be payable,

(a) in respect of any such deposit as aforesaid, if it is repayable on demand, or on notice, after the expiry of one month from the date of commencement of these directions, and

(b) in respect of any such deposit as aforesaid, if it has matured for payment but has not been claimed or received by the depositor, after the date on which it has matured for payment.

(3) Every non-banking non-financial company which on the date of commencement of these directions holds deposits in excess of twenty-five per cent of its paid-up capital and free reserves, shall secure before the expiry of a period of two years from the date of such commencement by taking such steps as may be necessary for this purpose that the deposits received by the company and outstanding on its books are not in excess of the aforesaid limit.

(4) For the avoidance of any doubt, it is hereby clarified that nothing in clause (1) or clause (2) shall be deemed to preclude the repayment, subject to the provisions in the said clauses, of any deposit after the deposit has become repayable.

### 5. Particulars to be specified in advertisements soliciting deposits :

A non-banking non-financial company shall not issue and shall not allow any person to issue or cause to be issued on its behalf any advertisement soliciting or inviting deposits unless such advertisement is issued on the authority and in the name of the manager of the company and carries a reference to the date on which the said manager has approved of the text of the advertisement and contains, in addition, the following information, namely—

(a) the date of incorporation of the company,

(b) brief particulars of the management of the company,

(c) the business actually carried on by the company and its subsidiaries,

(d) profits of the company, before and after making provision for tax, for the three preceding financial years,

(e) dividends declared by the company in respect of the said years,

(f) the liabilities of the company as on the date of the latest audited balance sheet of the company (which date shall also be stated) under the following heads, that is to say—

(i) paid-up capital,

(ii) free reserves,

(iii) deposits,

(iv) any loan or advance obtained by the company and secured by a mortgage or charge including a floating charge or by any other lien on the property of the company, including temporary loans as defined in Section 293 of the Companies Act, 1956 (1 of 1956), and

(v) any other amount borrowed by the company including temporary loans as aforesaid.

### 6. Furnishing of receipts to depositors :

(i) Every non-banking non-financial company, shall furnish to every depositor or his agent, unless it has done so already, a receipt for every amount which has been or which may be received by the company by way of deposit before or after the date of commencement of these directions.

(ii) The said receipt shall be duly signed by an officer entitled to act for the company in this behalf and shall state quite clearly in words and figures the amount received by the company by way of the deposit, the rate of interest payable thereon and the date on which the deposit is repayable.

#### 7. Register of deposits :

(i) Every non-banking non-financial company shall keep one or more registers in which shall be entered separately in the case of each depositor the following particulars, namely.

- (a) name and address of the depositor,
- (b) date and amount of each deposit,
- (c) date and amount of accrued interest or premium on each deposit,
- (d) date and amount of each repayment, whether of principal, interest or premium,
- (e) any other particulars relating to the deposit.

(ii) The register or registers aforesaid shall be kept at the registered office of the company and shall be preserved in good order for a period of not less than eight calendar years following the financial year in which the latest entry is made of the repayment or renewal of any deposit of which particulars are contained in the register.

Provided that if the company keeps the books of account referred to in sub-section (1) of Section 209 of the Companies Act, 1956 (1 of 1956) at any place other than its registered office in accordance with the proviso to that sub-section, it shall be sufficient compliance with this clause if the register aforesaid is kept at such other place, subject to the condition that the company delivers to the Reserve Bank a copy of the notice filed with the Registrar under the proviso to the said sub-section within seven days of such filing.

#### 8. Information to be included in the Board's report :

(i) In every report of the Board of Directors laid before a company in general meeting under sub-section (1) of Section 217 of the Companies Act, 1956 (1 of 1956) after the date of commencement of these directions, there shall be included the following particulars or information, namely :

- (a) the total number of depositors of the company whose deposits have not been claimed by the depositors or paid by the company after the date on which the deposit became due for repayment or renewal as the case may be according to the contract with the depositor or the provisions of these directions, whichever may be applicable, and
- (b) the amounts due to the depositors and remaining unclaimed or unpaid beyond the dates referred to in clause (a) as aforesaid.

(ii) The said particulars or information shall be furnished with reference to the position as on the last day of the financial year to which the report relates and if the amounts remaining unclaimed or undischarged as referred to in sub-clause (b) of the preceding clause exceed in the aggregate the sum of Rs. 10 lakh there shall also be included in the report a statement on the steps taken or proposed to be taken by the Board of Directors for the payment of the amounts due to the depositors and remaining unclaimed or undischarged.

#### 9. General Provision regarding repayment of deposits :

On and from the date of commencement of these directions, a non-banking non-financial company shall not return or repay whether directly or indirectly, any deposit in advance of the date on which it is due to be repaid, except on condition that the amount so returned or repaid does not include any sum by way of interest :

Provided that the Reserve Bank of India, may, if it considers it necessary so to do, authorise by general or special order in the case of any class or classes of depositors, the payment of interest at any rate or rates not exceeding the contracted rate or rates, on such terms and conditions as the Bank may specify.

### PART III

#### 10. Special provision relating to non-banking non-financial companies accepting deposits and financing hire-purchase transactions in addition to any other business.

Every non-banking non-official company which accepts or holds any deposits and which in addition to its other business carries on hire-purchase transactions or the business of financing such transactions, shall, in addition to complying with any other provisions in these directions secure that the aggregate of the company's receipts by way of instalments due to the company under hire-purchase contracts during each of the two half years of each financial year shall not be less than twenty-five per cent of the amount outstanding under such contracts at the close of business on the last working day of the previous financial year.

Provided that where the financial year is longer or shorter than a period of twelve months—

(i) the first half-year shall be deemed to consist of a period of six months and the second half-year shall be deemed to consist of the remaining number of the completed months of the financial year,

(ii) the aggregate receipts in the first half-year shall not be less than twenty-five per cent of the amount outstanding at the end of the relevant previous financial year, and

(iii) the aggregate receipts in the second half-year shall bear, as far as possible, to the aggregate receipts in the first half-year the same proportion as the number of complete months in the second half-year bears to six.

Provided further that the Reserve Bank may, in regard to any company or class of companies, or any goods or transactions or class of goods or transactions reduce or increase the amount required to be collected under this clause, having regard to the circumstances of the company or the class of companies as the case may be, the nature of the goods, transactions or contracts and other relevant considerations.

### PART IV—MISCELLANEOUS

#### 11. Copies of balance sheet and accounts to be furnished to the Reserve Bank :

(i) Where during any period in any financial year of any non-banking non-financial company, the company retains any deposit accepted by it, the company shall deliver to the Reserve Bank, unless it has done so already, an audited balance sheet as on the last date of such financial year and an audited profit and loss account in respect of that year as passed by company in general meeting within fifteen days of such meeting.

(ii) Without prejudice to the provisions of clause (i).

(a) before any non-banking non-financial company issues or causes to be issued, any advertisement after the date of commencement of these directions soliciting deposits, it shall deliver to the Reserve Bank, unless it has done so already, an audited balance sheet dated not more than fifteen months before the date on which the advertisement is issued, and an audited profit and loss account for the period between the date of that balance sheet and the date of the earlier audited balance sheet, or where there is no such earlier audited balance sheet, the date of the certificate of commencement of business.

#### 12. Returns to be made to the Reserve Bank :

Without prejudice to the provisions of paragraph 11, every non-banking non-financial company which holds deposits as on the 31st March in any year, shall submit to the Reserve Bank a return, furnishing the information specified in the First Schedule with reference to its position as on the 31st March and every non-banking non-financial company carrying on or financing hire-purchase transactions shall submit a return furnishing the information specified in the Second Schedule.

#### 13. Balance Sheet, returns etc. to be submitted to the Department of Non-Banking Companies :

Any returns or information required to be submitted or furnished to the Reserve Bank in pursuance of these directions shall be submitted or furnished to the Bank in its Department of Non-Banking Companies, 15, Netaji Subhas Road, Post Box No. 571, Calcutta-1.

#### 14. Exemptions :

The Reserve Bank may, if it considers it necessary for avoiding any hardship or for any other just and sufficient reason, grant extensions of time to comply with, or exempt any company or class of companies from, all or any of the provisions of this directive either generally or for any specified period subject to such conditions as the Reserve Bank may impose.

R. K. SESHADRI  
Executive Director

FORM-D

Confidential

#### FIRST SCHEDULE

(Please see paragraph 12)

#### RESERVE BANK OF INDIA

Department of Non-Banking Companies

Calcutta-1

Deposits with Companies other than financial institutions

(Please read the Instructions at the end carefully before filling in the Form)

Code No.

\_\_\_\_\_ Name of the Company. \_\_\_\_\_

\_\_\_\_\_ Address : \_\_\_\_\_

\_\_\_\_\_ State : \_\_\_\_\_

\_\_\_\_\_ Status\* : Private/Public limited company/Branch of a foreign company.

\_\_\_\_\_ Main Business\* : Manufacturing/Trading/Agriculture/Plantation/Any other (Please specify).

\_\_\_\_\_ Type of Industry : \_\_\_\_\_

(Cotton Textiles, Sugar etc.)

\*Strike off whatever is not applicable.

**PART A**  
*Deposits Outstanding*  
As on March 31, 196

(Amounts in thousands of rupees)

Code No.	Types of loans, receipts and deposits	No. of Accounts	Amount
	I. Exempted loans or other receipts, not counting as deposits :		
1	(a) Managing Agents, Secretaries and Treasurers, Directors and Shareholders.		
2	(b) Employees		
3	(c) Purchasing, Selling or other Agents.		
4	(d) Holding or subsidiary companies.		
5	(e) Other exempted loans or receipts, not counting as deposits.		
6	(f) Total (a+b+c+d+e).		
	II. Deposits :		
7	(a) Deposits from other joint stock companies (including companies in the same group).		
8	(b) All other deposits.		
9	III. Total of I and II above.		

**PART B**  
*Period of Deposits*  
As on March 31, 196

(Amounts in thousands of rupees)

Code No.	Types of loans, receipts and deposits	Code No.	Period of Deposits	No. of Accounts	Amount
0	I. Exempted loans or other receipts not counting as deposits, i.e. loans or receipts from managing agents, secretaries and treasurers, directors, shareholders, employees and purchasing, selling or other agents or holding or subsidiary companies and all other exempted loans or other receipts.	1	Repayable, on demand, or on notice or otherwise in less than 6 months.		
		2	Repayable, by notice or otherwise, after a period of 6 months or more but less than 12 months.		
		3	Repayable, by notice or otherwise, after a period of 12 months or more but less than 24 months.		
		4	Repayable, by notice or otherwise, after a period of 24 months or more but less than 36 months.		
		5	Repayable, by notice or otherwise, after a period of 36 months or more but less than 60 months.		
		6	Repayable, by notice or otherwise, after a period of 60 months or more.		
		7	Total of 1 to 6 .. .. .		
00	II. Deposits (including deposits from other joint stock companies including companies in the same group).	1	Repayable after a period of 12 months or more but less than 24 months.		
		2	Repayable after a period of 24 months or more but less than 36 months.		
		3	Repayable after a period of 36 months or more but less than 60 months.		
		4	Repayable after a period of 60 months or more.		
		5	Any other deposits (the details to be specified).		
		6	Total of 1 to 5 .. .. .		
000	III. Total I and II .. .. .				

Note :—Total of item III of Part A must tally with the total of item III of Part B.

**PART C**  
*Rates of interest (exclusive of brokerage paid for obtaining deposits) on deposits*

(Amounts in thousands of rupees)

As on March 31, 196

Code No.	Types of loans, receipts and deposits	Code No.	Rate of Interest	Amount of deposit
0	I. Exempted loans or other receipts not counting as deposits i.e. deposits from managing agents, secretaries and treasurers, directors, shareholders, employees and purchasing, selling or other agents, or holding or subsidiary companies and all other exempted deposits.	1	5% and below .. .. .	
		2	More than 5% but less than 7% .. .. .	
		3	7% or more but less than 9% .. .. .	
		4	9% or more but less than 10% .. .. .	
		5	10% or more but less than 12% .. .. .	
		6	12% or more .. .. .	

Code No.	Types of loans, receipts and deposits	Code No.	Rate of interest	Amount of Deposit
00	II. All other deposits (including deposits from other joint stock companies including companies in the same group).	1	5% and below	.. ..
		2	More than 5% but less than 7%	.. ..
		3	7% or more but less than 9%	.. ..
		4	9% or more but less than 10%	.. ..
		5	10% or more but less than 12%	.. ..
		6	12% or more	.. ..
000	III. Total of I & II			

Note :—The total of Item III of Part C must tally with the total of Item III of Parts A & B.

**Manager's Certificate :** Certified that the figures of deposits and interest rates under Parts A, B & C have been verified and found to have been correctly prepared. Certified also that the paid-up capital and the free reserves, as defined in clause 2(1)(g) of the Non-Banking Non-Financial Companies (Reserve Bank) Directions, 1966, of the company as on the 31st March 19— amounted to Rs. ——— lakhs and Rs. ——— lakhs respectively.

Date :

Signature of Manager  
Name :

(Space for the use of the Reserve Bank of India)

FORM-IHP

Period	Status	Business	State	Coded by Checked by Punched by Verified by

## SECOND SCHEDULE

(Please see paragraph 12)

### Hire-Purchase Business

(Please read the Instructions at the end carefully before filling in the Form)

Code No.

Name of the Company : \_\_\_\_\_

Address : \_\_\_\_\_

State : \_\_\_\_\_

Status : (Private/Public limited company/Branch of a foreign company)

#### (i) Questionnaire

1. In Parts A, B and C of the return, the number of accounts should be given in full figures and the amounts of deposits should be given in thousands of rupees. Amounts should be rounded off to the nearest thousand and three zeros omitted. Thus, an amount of Rs. 4,560 should be shown as 5 and not as 4.6 or 5,000.
2. In Part C of the return brokerage paid for obtaining deposits should not be included in the rate of interest but should be indicated in a foot-note at the end of the table.
3. The return should be submitted once every calendar year, not later than the end of September in that year with reference to the company's position as on March 31st immediately preceding the date of the return.
4. In the case of any company, which is required to submit this return, but which carries on chit fund business also as a foreman, amounts received by way of subscriptions under the chit or kuri agreements will not be treated as deposits.
5. In the absence of any indication to the contrary, the definitions in the Non-Banking Non-Financial companies (Reserve Bank) Directions, 1966, so far as they are relevant, will be applicable.

1. Are you a subsidiary of any manufacturing company or otherwise affiliated to any manufacturing or trading establishment? If so, indicate very briefly the necessary details.
2. Mention the broad types of goods you deal with on a hire-purchase basis (e.g. automobiles, household durable goods, etc.)
3. What is the usual rate of interest (per cent per annum) you charge for hire-purchase credit for the majority of accounts? Do you charge interest on the entire amount of the hire-purchase credit as sanctioned or on the actual amount of the credit outstanding from time to time? Do you disburse the hire-purchase credit as sanctioned, without any reduction in advance on account of interest? At what intervals do you collect interest?
4. What are the main items of charges, besides interest included in the hire-purchase sale price of the goods? (Please send us a copy of the form of agreement made with hirers if it has not been furnished already).
5. On what basis do you fix the amount of down payment or cash deposit from the hirer? If it is a fixed percentage of the sale price of the goods in question, please state the percentage.
6. Do you pay interest on the cash deposit or down payment taken from hirers? If so, please state the rate of interest (per cent per annum) allowed.
7. Besides capital and reserves and hirers' balances, what are the other sources of funds for your business?

The returns, after completion, should be sent to the Chief Officer, Department of Non-Banking Companies, Reserve Bank of India, 15 Netaji Subhas Road, Post Box No. 571, Calcutta-1.

#### (ii) Hire-purchase Business for the year ended March 31, 196

(Amounts in thousands of rupees)									
Code No.	Goods on hire	New credit sanctioned	Period of contract	Outstanding credit at the end of the previous year ending March 31	Instalments and other payments received during the half-year				Outstanding credit at the end of the current year ending March 31
					September 30		March 31		
					No. of Accounts	Amount	No. of Accounts	Amount	
	(a) Automobiles :								
01	(i) Trucks and lorries								
02	(ii) Cars								
03	(iii) Scooters								
04	(iv) Others								
	(b) Household Durables :								
001	(i) Radio receivers								
002	(ii) Fans								
003	(iii) Refrigerators								
004	(iv) Sewing machines								
005	(v) Others								
010	(c) Agricultural implements (tractors bulldozers, etc.)								
020	(d) Industrial machinery or tools or equipment for use in industry.								
030	(e) All others								
040	Total (a+b+c+d+e)								

**Manager's Certificate :**—Certified that the data relating to hire-purchase business of the company shown under sections (i) and (ii) have been verified and found to have been correctly prepared.

Date :

Signature of Manager  
Name :

(Space for the use of the Reserve Bank of India)

Period	Status	Business	State	Coded by Checked by Punched by Verified by
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## INSTRUCTIONS

- Answers to the questions at 1 to 7 in Section (i) of this Part should be furnished in detail, when this return is submitted for the first time. Thereafter, only changes or additional information, if any, need be indicated.
- In the case of any company, which is required to submit this return, but which carries on chit fund business also as a foreman, hire-purchase transactions or loans, if any, which are treated as assets of the chit funds need not be included.
- The returns in sections (ii) of this Part should be submitted once a year before the 30th September, showing the position as on the dates specified. If the company's financial year is different, the returns in Section (ii) should be filed with reference to the financial year of the company ending on a date nearest to March 31, the two half-year periods within that year being deemed to be the first six months and the second six months (or the half-year periods as defined in the directions).

The returns, after completion, should be sent to the Chief Officer, Department of Non-Banking Companies, Reserve Bank of India, 15, Netaji Subhas Road, Post Box No. 571, Calcutta-1.

## STATE BANK OF INDIA

## NOTICE

New Delhi, the 26th November 1966.

No. Staff-9/1829.—The following appointments on the Bank's staff are hereby notified:—

Shri H. C. Suri, Staff Officer, Grade III, held temporary but complete charge of Nahan Branch with effect from the close of business on the 20th August 1966 to the close of business on the 13th October 1966, *vice* Shri V. D. Utreja, Staff Officer, Grade III.

2. Shri Surendra Singh, Staff Officer, Grade III, held temporary but complete charge of Asaf Ali Road (New Delhi) Branch with effect from the close of business on the 31st August 1966 to the close of business on the 5th November 1966, *vice* Shri Harbhajan Singh, Staff Officer, Grade III.

Shri Padam Narain, Staff Officer, Third Grade, took over as Agent, Simla Branch with effect from the close of business on the 31st August 1966, *vice* Shri V. Atal, Staff Officer, Third Grade.

Shri R. N. Bhagat, Staff Officer, Third Grade, took over as Superintendent, Stationery Department, New Delhi L.H.O. with effect from the close of business on the 19th October 1966, *vice* Shri F. C. Gupta, Officer.

Shri M. G. Kapur, Officer, took over as Agent, Green Park (New Delhi) Branch with effect from the commencement of business on the 24th November 1966.

V. G. MAHADEVAN,  
Secretary & Treasurer.

## STATE BANK OF PATIALA

## NOTICE

Patiala-2, the 1st December 1966

SBP No. 31.—The following change in the posting of the Bank's staff is hereby notified:—

1. Shri K. V. Anand, Officer Grade 'A' officiated as Chief Accountant in addition to his own duties on the 18th and 19th November, 1966.

D. CHATTERJEE  
General Manager

## THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA

New Delhi, the 19th November 1966

No. 4-CA(1)/10/1966-67.—In pursuance of Regulation 16 of the Chartered Accountants Regulations, 1964, it is hereby notified that in exercise of the powers conferred by Clauses (a) (b) and (c) of Sub-Section (1) of Section 20 of the Chartered Accountants Act, 1949, the Council of the Institute of Chartered Accountants of India, has removed from the Register of Members of this Institute, with effect from the dates mentioned against their names, the names of following gentlemen:—

Sl. No.	Member-ship No.	Name and Address	Date of Removal
	2	3	4
	Under Section 20(1)(a), i.e. on account of death.		
1.	1285	Shri Dhanjishaw Jamsheji Baria, 168, Bora Bazar Street, Fort, BOMBAY-1.	17-1-1966
	Under Section 20(1)(b), i.e. own request		
2.	1380	Sir Thomas Buston Robson, 3, Frederick's Place, Old Jewry, LONDON, E.C. 2.	1-10-1966

1	2	3	4
3.	536	Shri M. Krishnan Kutty Menon, "Krishna Nivas", Bilathikulam Road, KOZHIKODE-11. (Calicut), KERALA.	1-4-1966

The 22nd November 1966

No. 8-CA(1)/8/66-67.—In pursuance of Clause (iii) of Regulation 10(1) of the Chartered Accountants Regulations, 1964, it is hereby notified that the Certificates of Practice issued to the following Members shall stand cancelled with effect from the dates mentioned against their names, as they do not desire to hold their Certificate of Practice.

S. No.	Member-ship No.	Name and Address	Period during which the Certificates shall stand cancelled
1.	7925	Shri Kailash Narain Johri, A.C.A., Kamla Cottage, 10/489, Civil Lines, KANPUR-2.	9-11-1966 to 30-6-1967
2.	8201	Shri Pradyot Kumar Nandy, A.C.A., 6-B, Ultadanga Main Road, CALCUTTA-4.	1-9-1966 to 30-6-1967
3.	6266	Shri Amar Nath Chadha, A.C.A., 6/22, West Patel Nagar, NEW DELHI-8.	1-4-1966 to 30-6-1966

C. BALAKRISHNAN, Secretary.

## SALAR JUNG MUSEUM BOARD

Hyderabad, the 30th November 1966

Amendment to the Recruitment Rules for the post of L.D.C., Typist and Stenographer

Stenographer.—Delete the words "or typist" occurring in column 9 of the Recruitment Rules for this post.

L.D.C.—Insert the following in column (6) for the existing entry.

"Pass in Matriculation or equivalent examination. Holders of Higher diploma in typewriting preferred".

Typist.—Entries in columns 1 to 10 deleted.

Sd. ILLEGIBLE

Chairman

Salar Jung Museum Board

## EMPLOYEES' STATE INSURANCE CORPORATION

Calcutta-13, the 31st October 1966

No. C/CB-64/59(P)-IV.—It is hereby notified that Dr. Kanai Lal Chatterjee, 82, Bazar Mahal, Sadar Bazar, Barrackpore (24-Parganas) has been co-opted under second proviso to Regulation 10(A) of E.S.I. (General) Regulations, 1950 being a member representing the Local Insurance Medical Practitioners on the Local Committee, (No. 2), 24-Parganas (North area) where the Chapters—IV & V of the E.S.I. Act, 1948 are in force.

(1) In this office Notification No. C/CB-64/59(P)-IV dated 21st January 1966.

Following shall be added namely.

Dr. Kanai Lal Chatterjee,  
82, Bazar Mahal, Sadar Bazar,  
Barrackpore (24-Parganas).

By Order

S. NARAYAN  
Regional Director

Madras-14, the 4th November 1966

No. MR/CO-3(33)/64(1).—It is hereby notified that the Manager Local Office, Employees' State Insurance Corporation, Vellore, has been nominated as a member and Secretary of the Local Committee (E.S.I. Corporation) Vaniambadi under Regulation 10-A(1)(f) of ESI (General) Regulations, 1950 with effect from 4th Nov. 1966.

The following amendment shall accordingly be made to this office Notification No. MR/CO-3(33)/64(1), dated 24th Nov. 1964 namely for the existing words against Sl. No. 8 the following shall be substituted:—

"The Manager,  
Local Office,  
ESI Corporation,  
Vellore"

By Order

A. S. SEYMOUR  
Regional Director



*Bombay-5, the 29th November 1966*

No. B/Est-II-18(28)/66.—It is hereby notified that the Chairman, Regional Board of Employees' State Insurance Corporation for Maharashtra Region has nominated the following two additional members on the Local Committee for Andheri (Bombay) area (Maharashtra Region) already set up under Regulation 10-A of the E.S.I. (General) Regulations, 1950 *vide* this office Notification No. B/Est-18(28)/65, dated 22nd October 1965.

*Under Regulation 10-A-1(d)*

Shri T. P. Sethna,  
Manager,  
The Universal Valve & Metal Corporation,  
Saki Naka, Bombay-72-AS.

*Under Regulation 10-A-1(e)*

Shri Shekhar S. Shetty,  
General Secretary,  
Engineering & General Employees' Union,  
Hind Rajasthan Departmental Centre,  
Office No. 334, 3rd floor,  
Dadasaheb Phalke Road,  
Dadar, Bombay-14.

By Order

R. K. AGRAWAL  
*Regional Director*

